The Impacts of Cost Sharing on Students in Public Universities in Tanzania

A case study of The University of Dar es Salaam

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DEDICATIONS

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ABSTRACT

Expanding higher education requires increased investments and more efficient use of existing resources. However challenge of limited resources has caused many countries including developing countries like Tanzania to find alternatives of supporting the public university budgets, this includes introduction of cost sharing measures (Vossensteyn, 2004; Johnstone, 2004).

This study having its focus at The University of Dar es Salaam as a case study, aims at exploring the impacts public university students face within the present system of cost sharing. The study explores the impacts with reference to the history of financing higher education system since independence of Tanzania and also through the policies came following the introduction of cost sharing. Therefore the study is guided by the ideas of Education for Self Reliance which came some years after independence; and the ideas from Human Capital Theory which is one of the stem of cost sharing.

The data gathered in this research are from the mixture of the data collection methods of both the quantitative and the qualitative approaches. These methods are questionnaires, interviews and documents analysis. The policy documents data analyzed were then combined with analyzed data from interviews and questionnaires in exploring the impacts of cost sharing on students in public universities.

The findings of this study reveal that most of the students are not fully able to contribute the needed costs (of government-sponsorship) or full costs (of private-sponsorship) required to be shared with the government. This has been explained to be caused by inabilities to manage the contributions due to poor financial status. As a result, some candidates are not able to enrol to public universities regardless of having qualifications and admittance to undertake university education. The findings further reveals that the government initiative of providing loans through The Loans Board to students has proved unsuccessful. Instead, The Loans Board has ended providing loans to students with very high academic performances only. In addition, the study's findings reveal few available material and physical infrastructure lead to difficulties in learning and living of students. This is found to be caused by under funding, students inability to share the costs and the increase of enrolment.

The study sees the need of improving the whole system of financing public university education, while taking into account the financial abilities of most Tanzanians. The improvement should go hand in hand with the improvement of essential infrastructure required for the active studies of the students.

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ABBREVIATIONS

The Act	The Higher Education Students' Loans Board Act
The Loans Board/The Board	The Higher Education Students' Loans Board
The Ministry	The Ministry of Science, Technology and Higher Education
The University	The University of Dar es Salaam

ACRONYMS

BA	Bachelor of Arts
BBA	Bachelor of Business Administration
DARUSO	Dar es Salaam University Students Organization
DUCE	Dar es Salaam University College of Education
ESDP	Education and Training Sector Development Programme
ESR	Education for Self Reliance
HCT	Human Capital Theory
HESLB	Higher Education Students’ Loans Board
HESLBA	Higher Education Students’ Loans Board Act
IMF	International Monetary Fund
MDG	Millennium Development Goal
MSTHE	Ministry of Science Technology and Higher Education
MUCHS	Muhimbili University College of Health Sciences
NGO	Non-Governmental Organizations
NHEP	National Higher Education Policy
TETP	Tanzania Education and Training Policy
TCU	Tanzania Commission for Universities
UCLAS	University College of Lands and Architectural Studies
UDSM	University of Dar es Salaam
URT	United Republic of Tanzania
WB	World Bank

CHAPTER ONE

1. INTRODUCTION

1.1 A brief overview of genesis of Cost Sharing

Higher education is one of the important sectors in education which concerns with economic and social development, both for the individual and for the country (Johnstone, 2005c). Higher education is important because any country needs highly-trained people and top-quality research to formulate policies, plan programs, and implement projects that are essential to national development. Thus, institutions of higher education have the main responsibility for equipping individuals with advanced knowledge and skills required for various positions within the country. They also serve as conduits for the transfer, adaptation, and dissemination of knowledge generated elsewhere in the world, and support government and business with advice and consultancy services. In most countries, the World Bank (1994) states that higher education institutions also play important social roles by forging the national identity of the country and offering a forum for pluralistic debate. And currently, higher education has been known as a way of implementing Millennium Development Goals (MDG) through its research and applied technology which will loosen poverty, improve food supply, to mention a few (Saint, 2004).

With that regard, higher education, throughout the world and especially in developing countries like Tanzania, has been thrown into a wide increase of demand. For instance it is argued, student population on the continent grew by 61% between 1980 and 1990, rising from 337,000 to an estimated 542,700 (Saint, 1992). Therefore many of the higher education institutions in general and public universities in particular have been in pressure of increasing enrolments. As such, most of the national governments especially in most of African countries have been in constrain of adjusting public universities budgets. This is because for a long period the public universities have been depended entirely on the government financial assistance to meet most of their expenditures (Sawyerr, 2004; Girdwood, 1995; World Bank, 1994).

While the governments are in constrain of adjusting public universities budgets to meet the increasing demand, public budgets have remained to be limited. This situation has forced many national governments to develop various strategies of financing to meet the growing demand (Vossensteyn, 2004). Among the most well known measures which are now being adopted by most of the African countries including Tanzania is *cost sharing*. Cost sharing or the shift of some of the higher education costs from the governments to parents and students and/or donors (Johnstone, 2005c) also has been adopted by other African countries such as Kenya, Uganda, Ghana, Ethiopia, Nigeria, Mozambique and South Africa, to mention but a few (Johnstone, 2004). However, as a result, this initial operation of cost sharing until now has been of interest to many. This is because while in most cases it is generating much needed revenue for financing public universities, yet it is raising serious concerns about its appropriateness as a long term financing strategies (Salerno, 2003).

1.2 Statement of the problem

While the cost sharing phenomenon in public universities in Tanzania has been in existence for more than a decade now, and got support from the government, external donors and some other stakeholders, it has accompanied with challenges which have got the attention of this study. Public university students have been found to be getting financial constrains accompanied with cost sharing, while the loan scheme is in place. Other students are facing hardship studying as private sponsored students. The complaints of lack of the necessary materials for classroom instructions together with the deterioration of physical facilities including hostels have been heard. The number of students with private accommodation at The University of Dar es Salaam (UDSM) for instance, has risen from 6117 in 2004/2005 academic year to 6607 in 2005/2006 (UDSM, 2006a). This is said to be a result of deterioration and inadequacy of student hostels (*ibid*.). The complaints of deteriorations and inadequacy of facilities along with problems of loans to student have been leading to students' class boycotts. In year 2000 for instance, UDSM students boycotted classes demanding for increased loan and other allowances (URT, 2004b). These situations in turn cause controversies and attention of mass media.

Notwithstanding the above, the steady increase of enrolment has been noted in all public universities and UDSM in particular. The total number of enrolled students in public universities has almost doubled from 16,970 in 2001/2002 to 35,718 in 2005/2006 academic year, while that of UDSM alone has more than doubled from 6739 in 2001/2002 to 15,081 in 2005/2006 (TCU, 2006). Despite the steady increase of enrolment in public universities however, the university age-cohort participation rate (1.3%) of the country is the lowest of the three East African countries (Kenya, Tanzania and Uganda) (Ishengoma, 2004b). This participation rate is said to be one among the lowest in the sub-Saharan region (URT, 2006b). Therefore, through these facts obtained, this study has found the need to investigate the impacts of cost sharing on students and explore whether cost sharing has effects in other attributes such as equity, access and participation rate.

Since the implementation of cost sharing, few studies have been made on its impacts to public universities in Tanzania (for example, Ishengoma, 2004; Johnstone, 2004; Omari, 1994 and Omari, 1991). Most of the publications (for example, Mkude et al., 2003; Luhanga et al., 2003; Bollag, 2004) show the experience of reforms associated with the implementation of cost sharing. Nevertheless no comprehensive research has been done with regard to the impacts of cost sharing on students in public universities. In the absence of such data, it is difficult to know the cost sharing impacts facing the students in the pursuit of academic and educational objectives. Moreover, following a change from student grants to loan system due to cost sharing, this study also focuses on the impact of the loan system to students. Since teaching and learning together with living conditions are the necessary criteria in promoting the better achievement of students in their studies, the study in addition, investigates the impacts of cost sharing students face on the availability of material and physical infrastructure.

As Tanzania, according to URT (1999b), aims at achieving ‘a well educated and learning society’ by the year 2025, it is crucial that university students’ obstacles to acquiring university education are minimized. If the financial status of the students is inadequate, this is likely to affect the attitude to learning in a negative way. In turn, this may also affect negatively the students’ ability to learn effectively; however good quality education is provided.

1.3 Objectives of the study

The general objective of the study is to investigate the impact of cost sharing on students in public universities with the main focus on UDSM. In other words, the study wants to explore the challenges students face following the implementation of cost sharing in public universities, taking the UDSM as a reflection of other public universities within the country.

From the general objective of the study two specific objectives are drawn which are:

- To explore the impacts of cost sharing to students during its implementation in public universities.

- To find out the impacts of cost sharing on the availability of material and physical infrastructure to students.

1.4 Research questions

In order to achieve the above mentioned objectives, the following research question is central to the study:

- What are the impacts of cost sharing on students in public universities in Tanzania?

Based on the overall research question above, the following sub-questions are drawn:

- What are the impacts of cost sharing to students during its implementation in public universities?
- What are the impacts of cost sharing on the availability of physical and material infrastructure to students?

1.5 Significance of the study

The significance of any research bases on its future applicability. For this sense, this study aims at unfolding the existing challenges which public university students face during cost sharing implementation process. Knowing the challenges these students endure, can help to make the educational planers and other practitioners of higher education take actions in order to eliminate the problems. It is hoped further that, the recommendation provided in this study will be taken into account for the better implementation process of the cost sharing system and for reforming the higher education financing system in general.

1.6 Scope and delimitation of the study

The study is delimited to one governmental owned public university, the UDSM. Within the university, the study focuses mostly on undergraduate students who are the main informants. However, the scope goes beyond the boundaries of the university and is limited to officials and parents who are crucial in this study. Furthermore, higher education in Tanzania is broadly defined to include all post secondary education which leads to advanced diploma and degrees. In this study therefore, the term (higher education) is equivalent to university education.

1.7 Challenges encountered

Part of this study's planned information was to be obtained from the newly established system, the Loans' Board, which is still being established. This made difficulties in accessing some of the documents due to some of disorganization. This bottleneck, compounded with students' unrest about loans issues made obtaining information from the Loans' Board more difficult. However, alternative way was found. This was obtaining the same needed documents and other relevant information from TCU and from the Ministry. Due to limited time, efforts of contacting two people included in the sample were not successful. Nonetheless, the information obtained from the people remained in the sample was sufficient.

1.8 Organization of the study

The thesis is organized into seven chapters. Chapter one provides the introduction of the study in which statement of the problem, objectives and significance of the study are found. The chapter also presents the scope and delimitation of the study together with the challenges encountered during the process of conduction of the fieldwork.

Chapter two presents the financing of higher education. The chapter focuses mainly on university education financing since the attainment of Tanzanian independence to the period of financial crisis. Furthermore, the chapter shows the strategies taken in order to alleviate the crisis in which cost sharing is included. Then the chapter presents different policies analyzing cost sharing measures to be taken. At last, the concept of cost sharing and its rationales are presented at the end of the chapter.

Chapter three provides the theoretical framework of the study. In this chapter the features of The Education for Self Reliance (ESR) policy and Human Capital Theory (HCT) used in this study are analyzed. The chapter also shows how ESR and HCT have been used in explaining the financing of higher education.

Chapter four presents the methodology adopted in this study and describes the selection of the research design. The sample, sampling techniques and data collection methods are also described in this chapter. The chapter also presents the data analysis method opted, and closes with explaining the validity, reliability and generalizability applied in the study.

Chapter five encompasses the findings of the study together with some interpretations. This chapter reveals the impacts of cost sharing pertaining to government-sponsored students together with private-sponsored students. The chapter also presents the challenges on the availability of infrastructure to both the government- and the private-sponsored students. Chapter six discusses the findings, while chapter seven presents the conclusion of the study.

In this chapter, the motive behind undertaking this study has been presented. The problems of increase of enrolment, complaints from hardship of sharing the costs and deterioration of physical facilities have been noted. These problems have made the formulation of the stated objectives in order to guide the study. The next chapter presents the historical background of higher education in Tanzania and the implementation of cost sharing measures.

CHAPTER TWO

2. UNIVERSITY EDUCATION FINANCING AND COST SHARING

Chapter two presents the historical background of higher education in Tanzania, by focusing on financing the public university education after independence and the ways of undertaking the financial crisis which came along. The chapter presents the policies which developed during the course of alleviating the crisis. In this part cost sharing measures are included. Lastly, the chapter shows the introduction and the implementation of cost sharing with students and the rationale for its introduction.

2.1 Financing of public university education after independence

Financing public university education in Tanzania has a history way back during the attainment of national independence in 1961. The year 1961 marked also the introduction of the university education in the country. At this time the university education was only public. The university students and other public higher education institutions students were paying fees. Ishengoma (2004b) describes this paying of fees as a kind of cost sharing existed during that time. However, students from poor families were assisted by government bursaries. The bursaries (which were actually disguised income contingent loans) were recovered through deductions from monthly salaries upon graduation and subsequent guaranteed employment in the civil service and other public sectors (URT, 1998b). Later on, this bursary system collapsed due to lack of supervision and commitment (Galabawa, 1991). And following the Education for Self Reliance (ESR) policy, the bursary system was abolished in 1974. After abolition of the bursary system, Tanzanian Government decided to take all the responsibilities of paying all the costs of public higher education. This year also marked the abolition of school fees at all levels of public education. Thus, higher education became free, with the Government of Tanzania covering both tuition and living allowances. For this manner, public university education was totally governmental funded. This type of governmental funding worked smoothly. This was due to the reason that the Tanzanian economy was growing well and thus made it possible to support its public university education (Mollel, 2005).

2.2 Public university financial crisis

During the period of late seventies and early eighties, Tanzania experienced a profound economic crisis (Mkude et al., 2003; Samoff, 1990), the condition which faced many sub-Saharan countries. The crisis led to the difficulties in the provision of social services including educational services within the country. Likewise, the higher education sector in Tanzania that had expanded was then facing a serious financial crisis in terms of both recurrent and capital development budgets (Mollel, 2005). This situation forced a large number of students in universities and university colleges to use facilities initially meant for small numbers (Maliyamkono, 1991). There was lack of resources to provide adequate teaching materials, to build laboratories and to maintain academic environment. Mkude et al., (2003: 7) states, "The economic woes that began made books and other goods in the country rare commodities". All these together with decrepit libraries and neglect of public utilities such as water, electricity and sewers on the campus made the situation worse (Girdwood, 1995; Maliyamkono, 1991). Moreover, it has been observed that students crowded in university hostel rooms with lack of sanitary facilities (Saint, 1992: xv). Mollel (2005) explains that the financial crisis situation made even the number of fellowship available from the government to be limited and the problem of low enrolments became more common.

The severe crisis made the Tanzanian Government in 1986 to adopt The World Bank and International Monetary Fund (WB-IMF) advocated policies in order to revive its economy. The policies through WB-IMF donations required the government balance their budgets by cutting its spending, liberalize the economy and allowing the participation of the private sectors in the improving the economy (Samoff, 1990). The resultant effects in Tanzania amongst others were deep cuts of budgets of sectors direct available to the majority of people like education, health and social care. In addition, the effects include introduction of the user fees in schools, hospitals, to mention a few; and introduction of private institutions like private schools and universities. The adoption of the WB-IMF advocated policies in Tanzania was expected to the financial improvement of the governmental sectors, however some sectors like higher education and its universities and university colleges continued to suffer. This has been explained as being caused by reduction in the governmental funds and on the other hand due to decrease support from the World Bank (WB) and other external donor agencies (Brock-Utne, 2000; Ajayi et al., 1996; Girdwood, 1995; Maliyamkono, 1991). The decrease of support and finances to higher education has been described to come from the WB arguments that higher education in Africa was a *luxury*, and its beliefs in theories of lower societal returns of higher education compared to lower levels of education (Brock-Utne, 2000; King, 1995; Psacharopoulos, 1987). For the above mentioned reasons, government funding to public universities in Tanzania continued to deteriorate even with the acceptance of these policies.

However, the continued deterioration of the government funding to public universities and university colleges in higher education was coupled with the increasing demand. The reasons behind increasing demand as given by Sawyerr (2004), Luhanga et al., (2003) and Saint (1992) are demographic growth which results to an increase of students who finishes secondary schools and an increase of qualified students. These reasons resulted in tension of increased enrollment at public universities. The situation indicated limited ability in terms of financial resources and capacity to accommodate the students. The consequence however, was the inadequacy of the government funding to cover the increasing number of enrolled students. Also, the consequences of overcrowding, shortage of teaching materials and laboratories, deterioration of physical facilities became more common (Saint, 1992;

Girdwood, 1995) due to decrease support from the government. It is further stated that quality of higher education declined as a result of increased enrollments and/or reduced funding (Saint, 1992).

2.3 Alleviating financial crisis

From the situation that prevailed due to financial crisis in Tanzania and in many sub-Saharan African countries as stated above, several measures were advocated as a way of alleviating the crisis. Amongst other measures, the WB advocated the governments to diversify the funding of public institutions in which they would:

- Mobilize greater private financing including cost sharing with student,
- Provide support to qualified students unable to pursue advanced studies for reasons of inadequate family income and,
- Foster efficiency in allocating and utilizing resources among and within public institutions (World Bank, 2002, 2000, 1994).

The WB advocacies have been adopted with many countries including sub-Saharan countries such as Tanzania. In Tanzania, the government has taken the measure of diversifying financing by getting contribution from broader spectrum of society such as private organizations, individuals, non-governmental organizations and communities. This new financing approach has been termed as cost sharing and it has been stated in major policies and programs such as Education and Training Sector Development Programme (ESDP) of 2001, The National Higher Education Policy (NHEP) of 1999 and The Tanzania Education and Training Policy (TETP) of 1995 (URT, 2001, 1999a, 1995).

2.3.1 Policies and Programs towards cost sharing

The policies and the programme mentioned above have been recognized in this study as emphasizing cost sharing measures. The following is the summary of each policy and the programme on their emphasis of cost sharing.

The Tanzania Education and Training Policy (TETP)

The TETP was introduced in 1995 to guide the planning and practices of the whole Education sector within the nation. The TETP emphasizes on cost sharing measures with NGOs, private organization, individuals and communities. Furthermore, TETP aims at improving the quality of education and strengthening the link between educations provided at all levels and socio-economic development of Tanzania (URT, 1995).

The National Higher Education Policy (NHEP)

The NHEP was introduced in 1999 by The Ministry of Science, Technology and Higher Education (MSTHE). The policy was developed after The Ministry realized the importance of having a national policy which would clearly and consistently guide the higher education provision in the country. To achieve this, the policy has called for a very urgent review of the financing systems for higher education. Among other measures in the review of financing systems, the policy specifies diversifying financing by getting contribution from broader spectrum of society such as individuals, private organizations, NGOs and communities (URT, 1999a). This new financing approach measure or cost sharing has major aims amongst others of:

- Requiring the beneficiaries to contribute towards their higher education and shifting public resources from students welfare to provision of education in order to arrest the decline in the quality of, and access to higher education,
- Rationalize the level of government contribution to higher education and,

- Introducing a legally fortified students’ loan scheme (URT, 1999a).

Following the introduction of MSTHE, the Higher Education Students Loans Board (HESLB) was established under The Act no. 9 of 2004. The Act is termed as Higher Education Students’ Loans Board Act (HESLBA). The HESLBA transfers the responsibility for control and management of student loan from within The Ministry to an autonomous body (HESLB). The functions of the HESLB include control and management of loan funds, administering and supervising the whole process of payment and repayment of loans and formulating the mechanism for determining eligible students for payment of loans under The Act in order to ensure equity (URT, 2005; URT, 2004a).

Education and Training Sector Development Programme (ESDP)

ESDP is a sector-wide programme aimed at operationalizing the various policies pertaining to sub-sectors in TETP. It was developed by the Government of Tanzania in 1996. ESDP is designed for addressing the existing problems, and for facing the new challenges resulted by socio-economic reforms initiated in 1986. The programme is addressing the increasing demand for human resource development in line with fast changing technological advancement (URT, 2001). One of the programme initiatives is broadening the financial base for the higher education sector. To broaden financial base by increasing government funding through cost sharing, cost recovery, and the participation of private and NGOs in service delivery and financing. The ESDP also explains the strategies to be accomplished. The strategies are concerned in improving the availability of learning and teaching facilities, rehabilitate lecture theatres and workshops. In addition, the programme concerns in increasing student enrolment to attain an international comparable student staff ration and in providing more quality education (URT, 2001).

2.4 Implementation of cost sharing

The implementation of cost sharing started in the 1992/1993 academic year and applies most to government-sponsored students. From 1992/1993, students and parents are required to pay for their own transportation, application and registration fees. In addition, they also have to pay entry examination fees, student union fees, and caution money (deposits for covering breakage and other small debts owed to the university). This implementation went along with abolition of stipends and allowances paid to students in public higher education institutions.

Furthermore, from 1993/94 students are required to pay for food and accommodation. This went along with the imposition of user charges for food and accommodation. Tanzanian Government also introduced student loans to make students able to cover the charges for meals and accommodation. These loans were made available to all Tanzanian students admitted in public universities and even accredited private universities and colleges (URT, 2005; Ishengoma, 2004b; Omari, 1994a).

In 2004/2005 following the establishment of The Loans Board, students are obliged to pay for food and accommodation, tuition fees, stationery allowance and book allowance under the loan basis. In addition students are obliged to pay for special faculty requirements and medical fee also under the loans basis (URT, 2006a). However in 2006, following the governmental public announcement, the first year students of academic year 2006/2007 together with students of the succeeding years are provided tuition fee loans up to sixty percent (60%). This was spelled out following the inclusion of the tuition fee under the loan basis in 2004/2005 (URT, 2006a).

2.4.1 Private sponsored students at the UDSM

Private-sponsored students started to be admitted in a very limited number at public universities early in 1980s. Those who were admitted as private students during that time were foreign and institutionally-supported. In 1996 following UDSM's council official approval, private-sponsored students started to be admitted at UDSM to fill the remaining places not filled with government-sponsored students. These students are now selected below the cut-off points of admission of the government-sponsored students and must have passed the matriculation examinations (Ishengoma, 2004a). In terms of costs, these students incur full costs of all kinds of fees, together with all costs pertaining to their welfare (*ibid.*). However the number of private-sponsored students admitted in this way is very limited. The main reason is that most of them attain government-sponsorship after providing good reasons to the government (Marcucci et al., 2006).

The private-sponsored students are also admitted for evening programs to pursue their degrees (Luhanga et al., 2003). The admission of these students has been for the purpose of increasing university revenue and increasing the number of students pursuing university education (*ibid.*). However, this study found that until 2006 the total number of private-sponsored students could be about 3,473 out of 13,716 registered undergraduate students (UDSM, 2006b). The remarkable number is mostly of students of Bachelor of Business Administration (BBA) evening programme of the Faculty of Commerce and Management; and of students of Computer Science Degree programme-BBA degree programme of Royal Melborne Institute of Technology. The number of the students in these two programs could be about 142 and 52 respectively in 2006.

2.5 The concept of cost sharing and its rationales

With respect to higher education, *cost sharing* refers to the shift of the higher educational costs burden from being borne predominantly by government or taxpayers, to being shared with parents and students and/or donors (Johnstone, 2005; 2005b; 2003). However, cost sharing is further being referred to be the shift of some of the costs from governments and taxpayers to parents and students only (Salerno, 2006; Johnstone, 2005c; Vossensteyn, 2004).

The costs which are stated can take the form of either tuition fees, or costs of housing, or food or any other expenses of students including student living that may be borne substantially by the government (taxpayers) (Johnstone, 2005a). The government (or taxpayers) is the source of public revenue which comes from the taxes paid by citizens. Taxes can be paid directly and visibly, as in taxes upon earnings, property, retail sales, general consumption, or special goods such as gasoline, cigarettes, alcoholic beverages, airline travel, or imported good (*ibid.*). Taxes can also be paid indirectly and largely invisibly. Such indirect taxes, may originate with taxes on businesses or enterprises that are passed on to consumers in the form of higher prices on the products they eventually buy. If prices are controlled by the government, and if the enterprises are unable to pass along their taxes in the form of higher prices, these enterprise, or *value added*, taxes must instead be borne by employees in the form of lower wages and salaries (Johnstone, 2005a; Galabawa, 1985).

Parents and students are seen as easily able to cover the costs. Parents can cover costs of higher education from their income, or in part from past serving, or even in part through borrowing (that is drawing on future earnings). Other members of the extended family or even members of a village or a church can also act as parents to support a student (Johnstone, 2005a). Students also, can bear some of the costs through savings (generally limited), through current earnings obtaining from part-time jobs or jobs done during holidays, or through loans. The loans, in turn, can be paid back when the student has graduated and is employed (Johnstone, 2005a, 2003).

In considering the origin, cost sharing concept has been taken from the point of view of the Human Capital Theory (HCT) to education financing (Obasi and Eboh, 2004; Brock-Utne, 2000; Mayanja, 1998; Omari, 1994b) by considering human capital investment and the rate of return approach. Thus, from considering the higher education investment and its rate of return after its investment the following arguments have emerged. First, students of higher learning institutions are assumed to be the recipients of much more private benefits after completion of the studies in these institutions. These benefits are presumed to be in the form of higher lifetime earnings than those who do not receive higher education. Also, students of higher education are assumed to be the recipients of a number of essentially non-monetary benefits such as higher social status, pleasant jobs, lifestyle options and the like (Johnstone, 2005; Vossensteyn, 2004; Merisotis and Wolanin, 2002).

The other argument concerns students' parents. It is argued that students' parents also enjoy some private benefits from the education of their children (Merisotis and Wolanin, 2002). These may be in the form of pride and satisfaction, their social status may be increased, and they may also be able to look forward to a more secure economic future. This is said because their children may share with them some of their increased income, or their children may at least, be available with resources that serve as insurance against future hardship (Merisotis and Wolanin, 2002). It is also argued that parents do contribute great amount of money such as in the form of tuition fees (Johnstone, 2003). For instance in Tanzania, it is said that some parents pay for their childrens' education in private schools and in public universities under private sponsorship (URT, 2006b). This is argued so not only because of the personal benefits the parents can expect to enjoy but also because it is their responsibility and their obligation as parents (Merisotis and Wolanin, 2002).

The third argument is that public funds are limited. This stands on the point that taxpayers can no longer provide enough resources to maintain higher education at the level to serve its needs. Thus, higher education increasingly competes for scarce resources from taxpayers with other important public services such as health care, infrastructure, and primary and secondary education (Vossensteyn, 2004; Merisotis and Wolanin, 2002). And therefore, due to being given low priority compared to other public services, it is readily identified to be supplied with other sources of revenue besides only that of public funds (Merisotis and Wolanin, 2002).

2.5.1 The rationales

In relation to the above arguments, the three rationales behind cost sharing have been proposed; these are equity, efficient, and necessity (Vossensteyn, 2004; Johnstone, 2003; Saint 1992). A step in the direction of greater equity is said since most graduates from higher learning institutions receive greater private benefits, there have to be provision of means testing grants and/or sufficient available student loans to those students who are unable to contribute for higher education. The students will be able to repay later from their future earnings. This has been put so because free higher education is said to be partaken mostly by the children of the well-to-do class, while government revenue required to support higher education depends heavily on taxes borne by general taxpaying citizens which tend to be regressive (Johnstone, 2003; Woodhall, 2002). It is further stated that, with the provision of the free higher education the average taxpayers are said to be subsidizing the well-to-do, this means it preserves redistribution of income and status from the poor or the middle class to the wealthy (Johnstone, 2003).

Efficiency is said to be achieved when the higher education costs will be borne by the students and their parents. It is said that when there will be a charge that reflects the real costs, the parents and students will become cost conscious. And through this, efficiency will be achieved because the educational producers and the individual students will be responsive to the education. Moreover, the presence of real cost be borne by students and parents, is said to reduce repetition and dropout rates and make students more aware in choosing the courses they want (Johnstone, 2005; Ishengoma, 2004).

Finally, Vossensteyn (2004), Johnstone (2003), Saint (1992) maintain that necessity is achieved if there is supplement of part of the governmental revenue with the non-governmental revenue. A substantial portion of this non-governmental revenue is going to have to come from parents and students in the form of tuition fees and other forms of cost sharing. The necessity comes as a result of difficulty of tax-generated revenue especially in developing countries like Tanzania (Omari, 1991) where the traditional sources of tax revenue tend to be uncertain, unknown, or able to be hidden or held outside of the country. The necessity comes also as a result of the growing competition from other public needs such as basic education, public health and public infrastructure (Vossensteyn, 2004; Johnstone, 2003).

This chapter has provided the overview of the historical background of university education financing. The chapter has shown that the financial crises which occurred made Tanzanian Government adopt financial alleviating measures including cost sharing. This historical background has been found relevant for the choice of the theoretical framework which will be discussed in chapter three, and for the discussion of the findings.

CHAPTER THREE

3. THEORETICAL FRAMEWORK

This chapter discusses the theoretical framework that will be the basis for the discussion of the findings. The theoretical framework used in this study is drawn from Education for Self Reliance (ESR) and Human Capital Theory (HCT). This theoretical framework has been chosen in order to relate the university education financing criteria which currently exists with those occurred when ESR was in place.

3.1 Education for Self-Reliance (ESR)

ESR is a policy that was first propounded by the first President of Tanzania, Julius Nyerere. In this educational policy, Nyerere presents a fundamentally new concept of the kind of education ought to be adopted in Tanzania. The policy makes a critique of the inadequacies and inappropriateness of colonial education system. It also outlines changes and innovations considered necessary in order to bring the educational institutions closer to the realities of Tanzanian society.

According to Nyerere (1967), colonial education was based on the assumptions of a colonialist and capitalist society. It was designed to transmit the values of the colonizing power. And it trained individuals for the service of the colonial state and alienate them from their society. In other words, it was argued that colonial education induced attitudes of subservience, human inequality, individualism, and emphasized *white collar skills*. The content of colonial education was largely alien and the entire educational system was organized by racial segregation as Nyerere puts:

> Colonial education in this country was therefore not transmitting the values and knowledge of Tanzanian society from one generation to the next; it was a deliberate attempt to change those values and to replace traditional knowledge by the knowledge from a different society….On top of that, education was based upon race, whereas the whole moral case of the independence movement had been based upon a rejection of racial distinctions (Nyerere: 1967: 3-4).

Moreover, ESR policy analyses some basic features of the Tanzanian educational system existing until 1967. It was stated that, the education system existed discouraged the integration of pupils into the society they should enter. Instead, it encouraged attitudes of inequality, intellectual arrogance, and individualism among the young people who attended school. The policy also argues that education was basically elitist in nature. For that sense it catered to the needs and interests of the very small proportion of those who manage to enter the formal schooling as Nyerere remarks:

> … the education now provided is designed for the few who are intellectually stronger than their fellows; it induces among those who succeed a feeling of superiority, and leaves the majority of the others hankering after something they will never obtain (Nyerere, 1967: 11).

Nyerere claimed that, the kind of formal schooling apart from being elitist; it also induced the growth of a class structure in the society of the nation. This means it induced the class of those who are educated and those who are uneducated (*ibid*.).

From understanding the existing realities in Tanzania during 1967, Nyerere proposed alternative education structure with new goals and values in order to correct the previously persisted. In the process of correction, Nyerere pointed out three actions in order to change the education inherited from colonial era. First, racial distinctions within education were abolished. Thus, all levels of education were made available to every person regardless of sex, tribe, race or religion. Every individual was regarded equal to another and given equal opportunities and equal participation in education. Secondly, a very big expansion of educational facilities was made available especially at the secondary school and post-secondary school levels. This was achieved by increasing the number of schools, the physical facilities, and increasing the number of students. But the increase of the students was little for the purpose of covering the professional posts like teachers, doctors only left by the colonialists. The third action was taken to make the education provided at all level of education much more Tanzanian in content. The curriculum was made to integrate the activities outside the classroom such as farming and other communal activities. This was made in that way so that a student was able to relate what s/he was studying in the classroom and outside. And later be able to apply the education to the society s/he was expected to live.

In addition, the education under ESR principles was designed to serve the goals of the nation. One of the goals is to build a socialist society based on three principles; 1) equality and respect for human dignity, 2) sharing of the resources which are produced by peoples' efforts and, 3) work by everyone and exploitation by none (Nyerere, 1967).

Alongside the above mentioned principles, Nyerere was also conscious of the country's economic situation. Thus, under ESR it was argued that there was no possibility of increasing the proportion of the national income which was spent on education at that time. That was because the money which was spent on education was the money which could be spent on other activities as Nyerere states:

> Every penny spent on education is money taken away from some other needed activity – whether it is an investment in the future, better medical services, or just more food, clothing and comfort for our citizens at present (Nyerere, 1967: 15).

For that reason, it was recommended that the problems of education could be solved by the resources the country had at that time. Thus, Nyerere saw the concern of the choices of allocating the educational opportunities. That was whether to emphasize individual interests of the few or whether to design the educational system to serve the community as a whole. But for a socialist state which was built at that time, only the latter was possible. This means that, it was only a few who would have the chance of going on to secondary schools, and only a proportion of that few who would have an opportunity of going on to university. Nyerere claimed that for Tanzania, the only true justification for secondary education and other higher education is that they were needed by the few for service to the many. ESR policy found out that there could be no other justification for taxing the many to give education to only a few (Nyerere, 1967). Similarly, secondary education was made not simply a preparation for higher education, but to serve the goal of preparing the students for life and service in the villages and rural areas of the country (*ibid.*).

3.1.1 Higher Education and ESR policy

The above context of ESR policy was immersed in the redirection of the higher education in Tanzania. The introduction of ESR came along with the establishment of University of Dar es Salaam (UDSM) on first July 1970. This establishment marked the beginning of a new era in the history of Tanzania’s higher education (Sanyal and Kinunda, 1977). Since ESR was the leading education policy of the nation, it was the first time for Tanzania to have responsibility of defining a kind of higher education needed. The university as an institution of higher education was seen as a place where people's minds were trained for clear thinking, for independent thinking, for analysis and for problem-solving at the highest level.

Since ESR was to make contribution towards self-reliance and self-sufficient of the country in respect of human resources, the university had to provide through its teaching the high-level manpower to meet the needs of the society. The university was to educate few professional people like doctors, teachers, engineers and administrators who were needed to serve all the people in the society (Nyerere, 1967). Furthermore, the university had to be in the forefront of the battle against poverty, misery, ignorance, injustice, inequality, servitude existing and persisting in a society (Sumra, 1991; Sanyal and Kinunda, 1977; Nyerere, 1967).

Tanzania under ESR policy democratized higher education to a very satisfactory extent in respect of regional, ethnic, economic and professional background of the population (Buchert, 1994; Sanyal and Kinunda, 1977; Nyerere 1967). Moreover, higher education as it was with primary, secondary education and other kinds of formal schooling was free to everyone regardless of race or religious belief, "…access to education was permitted in all educational institutions, irrespective of race and religion" (Buchert, 1994). Also, Rashid Kawawa, the Second Vice President of Tanzania at the period of the introduction of ESR asserts, "The education provided must…be fully aware of the dignity of man; that is, of every human being, regardless of race, sex tribe, or religion" (Kawawa, 1967). For this matter the admission of students into universities or any other higher education institutions did not consider any of the above mentioned backgrounds of the students instead it considered person's academic capability of form six national examinations. Once a student successful passed form six examinations, nothing else could hinder him/her attain university education.

Since higher education was free for the few students who were able to achieve it, but expensive for the state as stated earlier, Nyerere urged the students to contribute towards their education. It was found that this was towards two-year community service before they join any higher learning institution (Brock-Utne, 2000; Galabawa, 1991). The two-year of community service was then combined with one year of national service for the purpose of preparing the person's attitude and social commitment to the society after completing the studies (Buchert, 1994; Maliyamkono, 1980; Sanyal and Kinunda, 1977).

This study therefore, finds it important to examine the higher education provided during the time of ESR policy in relation to that which is being provided after the introduction of cost sharing in public universities. In the light of ESR principles, this study can be able to explain impacts which public university students face in the current system of cost sharing.

3.2 Human Capital Theory (HCT)

A concept of human capital is the idea that people spend money, time, and others of the like, in diverse ways not for the sake of present enjoyments, but for the sake of future pecuniary and non-pecuniary returns (Blaug, 1987). Expenditure in purchasing health care, acquiring education or training, and taking time searching for a job are viewed as investment in capital. These actions produce human capital, not physical or financial capital, because you cannot separate a person from his knowledge or skills, or values the way it is possible to move financial and physical asserts while the owner stays put (Becker, 1993). Checchi (2006) asserts that the difference of human capital from physical capital is that human capital is incorporated in human beings, and cannot be resold. It can further be said that human capital can be acquired mostly at the beginning of individual life, and its pace of accumulation is determined by physiological factors, and it can not be resold. On the other hand, physical capital can be acquired at, almost, any desired amount in boom periods and be sold during recession on secondary markets (Becker, 1993).

Human capital concept in education came from a number of classical economists, notably Adam Smith, who pointed out that education helped to increase the productive capacity of workers. This idea was compared to be the purchase of new machinery, or other form of physical capital which increase the productive capacity of a factory or other enterprise:

> A man educated at the expense of much labour and time to any of these employments which require extraordinary dexterity and skill, may be compared to one of those expensive machines. The work which he learns to perform, it must be expected, over and above the usual wages of common labour, will replace to him the whole expense of his education (Smith [1776] (1991) quoted in Psacharopoulos and Patrinos, 2004).

Human capital in education was further developed by Theodore Schultz in 1960, and thereafter entered mainstream academic inquiry through the works of Ted Schultz, Milton Friedman, Sherwin Rosen, Jacob Mincer, Gary Becker and several others associated with the University of Chicago (Psacharopoulos et al., 2004; Becker, 1993; Blaug, 1987).

HCT presents education as one of the many investment alternatives in human capital individuals may choose to obtain future benefits, such as better jobs, better earnings and good lifestyles. This is considered so because within the theory it is assumed that labour markert earnings increase for individuals with more education. The reason for this is that schools increase the productive skills of students (Becker, 1993; Woodhall, 1987; Blaug, 1987). And therefore, the earnings of more educated people are said to always be above the less educated people (Carnoy, 1999; Becker, 1993).

The analysis from HCT further assumes that apart from the schooling raising earnings; it also raises productivity mainly by providing knowledge, skills, and a way of analyzing problems (Becker, 1993). Education increases productivity by affecting attitudes, motivation, and other personal characteristics, as well as providing knowledge and skills. As Woodhall (1987) states that this is why employers continue to prefer educated workers in that not only does the possession of an educational qualification indicate that an individual has certain abilities, aptitudes, and attitudes, but the educational process helps to shape and develop those attributes.

However, human capital in education investment applies to the society as a whole because the society benefits from increased productivity of educated workers (Woodhall, 1987). Throughout the world this is recognized by governments who pay some or all of the costs of education, and provide free or subsidized tuition in schools or higher education institutions. Thus governments usually provide social investments criterion in the case of allocation of resources to levels of education and years of schooling. This is because human capital concerns with not only development of single individuals but the societies as whole (Becker, 1993, Blaug, 1987; Woodhall, 1987). This leads to the argument that all countries which have managed persistent growth in income have also had large increases in the education and training of their people. Thus the outstanding economic growths of some countries like Japan and Taiwan in recent decades illustrate the importance of human capital to growth (Becker, 1987). Although HCT has been attacked by critics, the concept of human capital is still valid. Among of the critiques we find an argument which says that education acts as a screening device, since it is suggested that education simply confers a certificate, a diploma or any of its kind. And these certificates, diplomas, etc. enable the holders to obtain well-paid jobs without direct affecting their productivity.

3.2.1 Rate of return to investment

Associated with the principles of HCT is the *rate of return* concept. Rate of return is understood as the determinant of the amount invested in human capital (Becker, 1993). The individual earnings together with other benefits including allowances of taxes can be compared with direct and indirect costs of education to measure the rate of return of the education of the individual concerned (Checchi, 2006; Becker, 1993; Woodhall, 1987; Blaug, 1987). The direct costs include tuition fees, books purchases, transport, living costs and other school-related expenses while the indirect costs means opportunity costs include foregone earnings while in school, college, or university. The earnings and allowances obtained after graduating of a student together with the direct and indirect costs provide a measure of private rate of return to investment in any level of education including higher education. The same way can be made to find the measure of the social rate of return to an educational investment. This is calculated on the basis of observable pecuniary values, the nonpecuniary returns to education, as well as the externalities associated with schooling (Blaug, 1987). In other words, social rate of return is estimated by relating the social costs and benefits to an educational activity. Both private rate of return and social rate of return can be distinguished according to their uses. While private rate of return is used to explain the behaviour of individuals in seeking different levels and types of education, the social rate of return is used for educational planning purposes and formulating educational policies (Psacharopoulos et al., 2004; Psacharopoulos, 1987).

The analysis of cost and benefits of education show the average rate of return to education is higher than to physical capital (Checchi, 2006; Woodhall, 1987). According to the review of the study of Psacharopoulos (1981 cited in Woodhall, 1987), the estimates of social and private rates of return to educational investment reveal that; the rate of returns to primary education are higher than the rate of return to secondary or higher education, private returns are in excess of social returns especially at the university level, and the returns to education in developing countries are higher relative to the corresponding returns in developed countries. However, the recent estimated rates of return in countries such as Singapore, Malaysia, Hong Kong, the Republic of Korea and Argentina (Carnoy, 1999) show that the rates of return to university education are often as high or higher than to either secondary or primary education. Furthermore, from Carnoy (1999) it is found that the measures of the rate of returns of 1970s, 1980s, and 1990s from studies of different countries suggest that rates of return to university education have risen relative to primary and secondary education rates. The rising rate of return is explained as not necessarily on the real incomes of the university graduates being high, but on the difference of the incomes of the university graduate from the lower level of education. This is explained further by Carnoy:

> Real incomes of university graduates could stay constant or even fall, but if the incomes of secondary and primary graduates fall or fall more than those of workers with higher education, the rate of return to higher education rises and pressure on the higher education system increases (Carnoy, 1999: 28).

The examination of the literature by Addison and Cohn (2003) on the returns to schooling together with vocational and occupational training in OECD countries for 1992 and 1994 revealed that the rates of return to university education are relatively high. The investment in higher education is now days seen as advantageous due to the realization from the analysis of the rate of returns. It is argued that if the rate of return of higher education is higher, then the investment to higher education should be increased (*ibid.*).

3.2.2 Human capital investment in higher education

According to the realization of the rate of returns to higher education, increased investment to this sector has been found inevitable (World Bank, 1994). However, the decision to invest in this sector of higher education bases on the concern of governments and individuals together with their families. Blaug (1987) assert that when most of the social services, including education, are carried out by governments, the decisions of investments are concerned mostly with the governments responsible with the investments. The cases of this nature are found both in Europe and in developing countries like Tanzania. In these cases a large part of total investment in higher education is financed by the governments' resources (McMahon, 1974). For Tanzania after independence up to present date, the main investor in higher education has been the government. The role of private sector, including families and students remains one of the supplemental assistance to the production of the educational capital. But its size and relative importance continues to be second only to the investment in human resources made by the government (McMahon, 1974). The contribution can be through the expenditures on other fees apart from tuition fees, housing, and the investment on additional forgone earnings (*ibid.*). Therefore, it is argued that the main aim of private support is towards extending higher education to a larger proportion of the population. However in some countries, the government support is one of the supplemental assistance to the educational investment, while the private and the household investment are leading. Cases of this kind are found in the States of America (*ibid.*).

This study relates itself to the HCT because financing of higher education now days have been linked to this theory worldwide (Brock-Utne, 2000; World Bank, 1994) and Tanzania in particular. The realization that high level of return are accruing to higher level of learning has been one of the basis for the introduction of cost sharing with students in various public institutions of higher education. On the other hand, HCT plays an important role in developing the relationship between education and economic development of the country. With this theory in hand, this study explores the impacts of cost sharing affecting the students of the public universities particularly the UDSM. This theory is likely to make educational planners and actors consider in the future allocation of resources for successful studies of students. However, through the HCT presented, it is not to the interest of this study to explain the details of the human capital investment and the resultant rate of return to its investment. Rather it is to highlight the effects of cost sharing to some phenomena such as access and equity.

3.3 Comparison of ESR policy and HCT

Nyerere considered education as the primary road of achieving development opposed to the creation of wealth. He perceived education as the object which will make a person capable both of understanding and of meeting his own personal needs. And through this the development of the nation was thought to be achieved. For this sense ESR was in line with the HCT. HCT approach view education as way in the production of qualified human resources for the development of any nation. Furthermore, Nyerere’s ideas of creating high level manpower needs are linked to HCT. Education was treated as a good investment in order to achieve the benefits of professionals such as doctors, lawyers and engineers who would fill the posts demanded in the development of the nation. The HCT concept always weighs the investment of any productive activity with the future benefit of that activity.

This chapter has tried to present the ESR policy and the HCT. In this presentation, both the policy and the theory have found considering the importance of improving the human resource necessary for the individual advancement and for the development of the nation(s). The next chapter presents the methodology used in obtaining the data, together with the analysis procedures used.

CHAPTER FOUR

4. RESEARCH METHODOLOGY

When doing research, one has to make a decision to adopt one or the other methodology or the mixture of the methodologies. This decision goes in hand with the choice of a research design which guides the arrangement for collection and analysis of data. This chapter justifies the choice of research methodology and design that has been employed in data collection and analysis of the current study.

4.1 Research methodology

A methodology defines how one will go about studying any phenomenon. Methodologies cannot be true or false, only more or less useful (Silverman, 2005:99). A researcher who writes on methodological issues finds helpful to distinguish between quantitative and qualitative researches. Quantitative research can be understood as a research strategy that emphasize quantification in the collection and analysis of data while, qualitative research can be understood as a research strategy that emphasizes words rather than quantification in the collection and analysis of data (Bryman, 2004). None of these strategies has been seen to be superior to the other. However, a combination of the two strategies in a single study can be fruitful, and according to Bryman this combination is termed as a "multi-strategy research" (*ibid.*: 452). This study is a multi-strategy research which applies a quantitative research approach to qualitative research in the form of questionnaires. The questionnaires were found to add different perspectives to the research when combined with the data of the qualitative research.

4.2 Research design

Research design represents a “structure that guides the execution of a research method and the analysis of the subsequent data” (Bryman, 2004:27). This is the planning stage where all the plans that guide arrangement for collection and analysis of data are gathered. Most decision about how respondents will be approached, as well as when, where and how the research will be completed, are made during this step (Sarantakos, 1998). Here, certain methods of data collection will be chosen, and sampling procedures will be selected depending on methodological orientation of the researcher. This step also, serves as a bridge between research questions and the implementation of the research (Durrheim, 1999). According to Sarantakos, this step is the most significant element of the research process. From the importance of research design stated, this study went about finding a research design for better performance of the research.

There are several kinds of research designs; among them is the case study. Case study design can be defined as the design that “investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used” (Yin, 1991:13). The strengths of case studies are that they study effects in real contexts. They provide unique studies of real subjects in real situations. For this reason, case studies are preferred in examining contemporary events, where the relevant behaviors can not be manipulated (Yin, 1994). Sturman (1999 cited in Cohen et al., 2000) argues that a distinguishing feature of case studies is that human systems have a wholeness or integrity to them rather than being a loose connection of traits, necessitating in-depth investigation. Furthermore, context are unique and dynamic, hence case studies investigate and report the complex dynamic and unfolding interactions of events, human relationships and other factors in a unique instance (Cohen et al., 2000). Case studies have the ability of dealing with a full variety of evidence such as documents, artifacts, interviews, observations, to mention a few

(Yin, 1994). To obtain an in-depth understanding, multiple forms of data are essential. Moreover, case studies can be based on any mix of quantitative and qualitative evidence (*ibid.*). Bryman (2004) also points out that case studies are frequently sites for the employment of an approach of a mix of both quantitative and qualitative studies.

A case study design can be of a single-case study or of a multiple-case study. A single case can be a single individual, several individuals separately or in a group, a single community or a single organization. A single case can also be a programme, an event, or an activity, and the like (Cresswell, 2005; Patton, 2002). Studying a case entails an in-depth study of a bounded system (e.g., an activity, a community) based on extensive data collection. Being bounded means that the case is separated out for research in terms of time, place, or some physical boundaries. Cohen et al., (2000) point out that a case can be defined with reference to characteristics defined by individuals and groups involved; and participants' roles and functions in the case.

The present study is a single-case study of University of Dar es Salaam (UDSM) which is represented as a bounded system. The study investigates what is going on in public universities in Tanzania with regards to cost sharing. The study further provides an in-depth understanding of the impact of cost sharing measures to students at the UDSM. This university has been chosen to be a case because it has; physical boundaries, students and university officials who have their distinguishing characteristics from students and officials of other settings. The students and officials are also distinguished in terms of their roles and functions pertaining to the university. Although the study has been carried out for academic purpose, the presentation makes it possible for a wide audience to understand. This is because the presentation is done in everyday language, and the in-depth understanding assists the reader to make interpretation of other similar cases (Nisbet and Watts, 1984).

4.3 Sample and Sampling techniques

4.3.1 Sample size

When the planning stage of a qualitative design is completed the researcher moves to the next step, namely the collection of data (Sarantakos, 1998). This stage is the stage of actions. In order for this stage to be successful the study chose a sample of ninety people. The reasons for sampling were that; the coverage of the whole population in the case used was not possible; also due to limited resources and limited two months time. These reasons for sampling are also considered in Bryman (2004) and Sarantakos (1998). From the ninety people chosen, eighty were undergraduate students each of whom received a questionnaire. In addition ten people were selected for interviews; these included two administrators at the UDSM, two Higher Education Students' Loans Board (HESLB) officials, two lecturers, one ministry official, two parent and one student leaders. However, from the ten selected, one HESLB official and one parent were not able to be contacted.

4.3.2 Sampling techniques

Sampling procedures lie under purposive sampling principles. In purposive sampling the researcher purposively chooses subjects who, in his/her opinion, are thought to be relevant to the research topic (Sarantakos, 1998). Under these sampling principles theoretical sampling approach was followed, as stated by Mason (1996: 93-94) that theoretical sampling means selecting groups or categories to study on the basis of their relevance to your research questions, your theoretical position… and most importantly the explanation or account which you are developing. Strauss and Corbin (1998) also state theoretical sampling as sampling on the basis of concepts that have proven theoretical relevance to the evolving theory (*ibid.*). In this study, places were chosen where the people who will maximize opportunities to discover variations among concepts and to thickening categories in terms of their properties and dimensions were found and contacted.

4.4 Data collection methods

Once a case has been selected, research method or research methods are needed to collect data. This is because choosing a case study approach will not in its own right provide data (Bryman, 2004). Yin (1994: 78) also argues, “Data collection from case studies can rely on many sources of evidence”. He continues on page 79 and 80 that “…no single source has a complete advantage over all the other. In fact, the various sources are highly complementary, and a good case study will therefore want to use as many sources as possible”. Thus single study can use several kinds of methods in collecting data. Patton (2002), Cohen et al., (2000) and Sarantakos (1998) call such a combination of methods as method triangulation. This can mean comparing and integrating two or more methods of a single approach (either qualitative or quantitative). On the other hand, this can mean comparing and integrating data collected through some kind of qualitative methods with some data collected through some kind of quantitative methods (Patton, 2002). The use of combination of methods is generally thought to produce more valid and reliable results than the use of single methods. This also allows inquiry into a research question, with collection of strengths from different methods. Sarantakos (1998) points out that the use of two methods is thought to allow the researcher; to obtain a variety of information on the same issue, to use the strengths of each method to overcome the deficiencies of the other, to achieve a higher degree of validity and reliability and, to overcome the deficiencies of single-method studies. Patton also argues:

> Studies that use only one method are more vulnerable to errors linked to that particular method (e.g., loaded interview questions, biased or untrue

> responses) than studies that use multiple methods in which different types of data provide cross-data validity checks (Patton: 2002:248).

The above stated consideration has made this study to triangulate the data collection method. A combination of interviews, questionnaires and document analysis has been used in this study. The data gathered first from provision of questionnaires to students were cross-checked by the use of the interviews and document analysis. On the other hand the documents obtained such as the government announcements had been used in identifying the challenges students face through the questionnaires provided to students and through the interviews from different respondents chosen.

4.4.1 Interviews

Interview involves the gathering of data through direct verbal interaction between individuals. These individuals are interviewer and interviewee(s). The interviewer seeks information on one part and the other part is the interviewee(s) who supply information. Cannell and Kahn (1969: 527 cited in Cohen et al., 2000) define research interview as ‘a two-person conversation initiated by the interviewer for the specific purpose of obtaining research-relevant information, and focused by him [*sic*] on content specific by research objectives of systematic description, prediction, or explanation’. This shows that research interview is related to a specific question and a specific purpose.

There are many ways and styles of putting interviews in specific types. This depends on the structure, purpose, role of the interviewer, number of respondents involved in each interview, and form and frequency of administration. This study employs the type which bases on the structure of the interviews which can be either structured interviews or unstructured interviews or semi-structured interviews. Structured interviews are based on strict procedure and a highly structured interview guide. This does not allow freedom to make judgments to any of its elements, such as content, wording or order of the questions. The aim is of giving all the interviewees exactly the same context of questioning. They are done in order to reduce interviewer bias to a minimum and achieve the highest degree of uniformity in procedure (Bryman, 2004; Sarantakos, 1998).

On the other hand, unstructured interview has no strict procedures to follow. The interviewer is free in modifying any question, or introducing a new question when s/he requires. Also, s/he can employ probing. The interviewee is allowed to respond freely to the question asked. In fact, unstructured interview tend to be similar to conversation (*ibid.*). Semi-structured interviews lie between structured and unstructured interviews. They contain elements of both. The degree to which interviews are structured depends on the research topic and purpose, resources, methodological standards and preferences, and the type of information sought, which is determined by the research objective (Sarantakos, 1998). They follow an interview guide, but the interviewee has a certain extent of freedom of how to apply. The interview guide contains both open and closed ended questions. Questions that are not included in the guide may be asked as the interviewer picks up on things said by interviewees (Bryman, 2004).

This study applied semi-structured interview type. There were interview guides which assisted in the interviews (see appendix III). The questions which were not in the guides and which were found to be important were asked during all sessions of interviews. These kinds of questions made respondents free in expressing their experiences, opinions, and feelings concerning the research topic.

Administration of the interview

The interview data are from eight semi-structured interviews of eight people, two were women. The selection and the criteria for being interviewed included: (1) Two university administrators, one from the directorate of undergraduate studies and one from admission office. (2) Two university lecturers from two different faculties. Both have been working at the university since before the introduction of cost sharing policy. (3) Two officials from HESLB, one of them studied at the UDSM during the early stages of the introduction of cost sharing policy at the university (4) An official working with The Ministry of Science, Technology and Higher Education (MSTHE) (5) A leader of Dar es Salaam University Students Organization (DARUSO). This leader is a representative of all students of UDSM. (6) A parent who has a child at the university. The first year of the child's study was under private sponsorship while in the further years of her studies she was able to obtain government loan.

Each interviewee was interviewed separate from another. Altogether eight interviews were conducted. Before every interview, the researcher began by a short introduction, told the interviewee about the study undertaking at the University of Oslo, the general topic of the research, the purpose for undertaking such a study, and assured the interviewee about confidentiality. During interviews tape recorders were used to provide accurate performance of the situation. However, the permission to record the interviews was requested from the participants concerned. For interviewees who refused being recorded, notes were taken, because interviewees are under no obligation to be recorded (Bryman, 2004; Yin, 1994). Interviewees were well cooperative during interview sessions. One interview took between 45 and 90 minutes. The interviewees were told to decide on the places to conduct interviews. For university administrators, lecturers, Loans Board officials and students' leader; the interviews took place in their offices, while the interview with parents took place at their residential house in a room which was quiet. All interviews were conducted in settings that were quiet, private and comfortable for both interviewer and interviewees. As Sarantakos (1998) asserts that the environment for conducting interview should be stimulating, comfortable and conducive to quiet, private and relaxed talk. Also Bryman (2004) insists on making sure as far as possible that the interview takes place in a setting that is quiet and private.

Interview questions were in two languages, English and Swahili. The interviewees were encouraged to choose between the two languages they felt free to use for answering the questions. They were encouraged because, for interviewees to respond to the questions in the language they are more familiar, make them able to give the insight of the matter concerned. An utterance in a language which the informants are familiar to is likely to give the researcher a richer and thicker collection of data.

4.4.2 Questionnaires

Questionnaires as instruments for data collection are very useful in social research and can be vital, especially if you have a sample that is geographically spread (Bryman, 2004). This provides the wide coverage of many respondents in a relatively short time, since the researcher can approach respondents more easily than other methods. Questionnaires also produce quick results, and offer greater assurance of anonymity (Sarantakos, 1998). In all, the advantages of the questionnaires overweight their weaknesses (*ibid.*). All these advantages together, made this study to include questionnaires as a type of data collection method. The main distinguishing characteristic of questionnaires from the interviews is that questionnaires respondents must read each question themselves and answer the questions themselves. In this case, unlike interviews, questionnaires need limited interference of researcher. Thus questions need to be easy to follow and be particularly easy to answer. Otherwise, questions will be inadvertently omitted if they are unclear (*ibid.*). Semi-structured type of questionnaire was used in this study. In this type a series of questions, statements or items are presented and the respondent is asked to answer, respond to or comments on them in a way that she or he thinks best (Cohen et al., 2000). This means that there is clear structure, sequence, focus, but the format is open-ended, enabling the respondent to express the answers in her/his own terms. The response/answer permits the researcher to explore reasons for closed-ended response. Moreover, they identify any comments respondent might have that are beyond responses to the close-ended questions.

Administration of questionnaires

The questionnaires found in both languages English and Swahili languages (see appendix II) were administered to undergraduate students to get their experiences, understanding, and opinions on cost sharing policy in their daily life as students. For the purpose of getting the insight of the phenomenon under study (as for the purpose of interviews above), students were encouraged to choose the questionnaires in the language they felt free to answer. Eighty questionnaires were distributed to eighty students. Four different classes were chosen to be administered the questionnaire purposively for comparative purposes. The four classes are as follows: (1) Arts class, (2) Commerce class, (3) Science and Engineering class and (4) Business Administration class (BBA). The first three classes comprise of government-sponsored students with few private-sponsored students while the fourth class is of privately sponsored students. The questionnaire was distributed to twenty students in each class.

4.4.3 Document analysis

Documents are a valuable source of information in both qualitative and quantitative studies, because they have already existing data (Cohen et al., 2000). Documents consist of public documents such census statistics, statistical year book and literature;

administrative documents such as announcements, official reports, newsletters, annual reports, press releases, minutes of meetings and Acts of the Parliament; mass media outputs such as newspapers, magazines, television programs and radio programs; archival records such as records of hospitals, doctors and social workers and records of organizations; personal documents such as diaries, letters, memoranda and autobiographies (Bryman, 2004; Sarantakos, 1998). Documents are very important because they verify the correct spellings and titles or names of organizations that might have been mentioned in another source of data such as interviews. They can provide other specific details to corroborate information from other sources. Also, inferences can be made from documents (Yin, 1994). Moreover, documentary methods enable the researcher to study past events and issues. And, in most cases they are produced by the writers without being requested to do so by researchers. This reduces researcher bias significantly. However, documents have to be used with care because some documents may not be complete or up to date. They may also be biased, since they represent the view of their authors.

The use of documents in this study

Documents have been useful in this study as a source of information and for eliciting more information. For those documents which are not mass media outputs, before accessing them, permission was requested from the owners in order to use the documents. The types of documents that can provide useful information to answer the research questions were identified. Then information from the documents was recorded. The documents used in this study include: Government announcements; statistics and records from The Ministry of Science Technology and Higher Education (MSTHE), Higher Education Students’ Loans Board (HESLB), Tanzanian Commission for Universities (TCU) and University of Dar es Salaam (UDSM); Newspapers, and literature. In addition: National Higher Education Policy (NHEP) of 1999; The Higher Education Students’ Loans Board Act (HESLBA) of 2004 and its regulation were used to mention a few. With the use of documents, the impacts of cost sharing to students were able to be explored. The students' relationship with HESLB and MSTHE was examined. In addition, the background of higher education financing was investigated; the rationales and future prospects for establishing cost sharing policy in higher education in Tanzania were examined. Statistics, literature and reports used have helped to identify more the challenges student face with cost sharing policy. However, all useful documents identified have helped to shed more light on the topic, and have been used throughout the study to the end according to their applicability.

4.5 Data analysis

This study was inspired by the ideas of grounded theory in analyzing the data. Glaser (1998) cautions the combining of the approaches like case study and grounded theory. He states that utmost care must be exercised to ensure the canons of case study research do not distort true emergence for theory generation. In this study care has been taken in analysis of data when using grounded theory ideas in this case study.

It is argued that case study can be used to generate theory (grounded theory) and follow a pattern similar to theory after research. This generation of theory from case study has major advantages as Berg (2004 citing Ferdinanez, 2005) states that because of the close connection between theory and data, it is likely that the theory can be further tested and expanded by subsequent studies. Also, the resultant theory is likely to be empirically valid because a level of validation is performed implicitly by constant comparison, questioning the data from the start of the process.

In data analysis, the term grounded theory is employed to imply that the analyst has grounded his or her theory in data (Bryman, 2004; Patton, 2002; Strauss and Corbin, 1998). Grounded theory takes the researcher from low level of data to higher level of theory. This means from a “know nothing” to become a theorist with a publication and theory which accounts for most of the action in a substantive area (Patton, 2002). Strauss and Corbin (1998:66) identify, “In doing analyses, we conceptualize and classify events, acts, and outcomes. The categories that emerge, along with their relationships, are the foundations for our developing theory”.

In this study, quantitative data analysis started very soon after obtaining the data from questionnaires. The analysis was simple calculations to obtain the percentages. This was done for the purpose of identifying interesting ideas to be included in the interviews. Then the obtained percentages, the remaining data of questionnaires and data found from interviews were being coded. This is an important process in order to manage data. The process was continuous and was subject to revision, as Bryman (2004:402) states, “Coding in data analysis tend to be in constant state of potential revision and fluidity”. The information obtained after coding were compared in order to find consistencies and differences in order to form different categories. Categories from interviews and interviews were compared and also from questionnaires and questionnaires were compared in order to find which ones from either side are best fit. Then they were compared with those from documents because data from documents are already ready for analysis without necessary transcription (Cresswell, 2005). Thereafter, these categories that emerged to be fit along with their relationships helped in the explaining the phenomenon under study.

4.6 Validity, Reliability and Generalizability

Validity and reliability are the basic criteria for judging the quality of social research. Both are mainly used to evaluate the instruments of data collection methods and thus can be applied to qualitative research approach as well as to quantitative research approaches. The questions of validity and reliability within research are just as important within qualitative as within quantitative methods though they may have to be treated somewhat differently (Brock-Utne, 1996). For instance, Cohen et al., (2000) provide an example that in qualitative data validity might be addressed through the honesty, depth, richness and scope of the data achieved, the participants approached, the extent of triangulation and the disinterestedness or objectivity of the researcher. Cohen et al., (2000) continue with the example that in quantitative data validity might be improved through careful sampling, appropriate instrumentation and appropriate statistical treatments of data. The difference in treatment of these two terms has made some writers like Lincoln and Guba to propose alternative terms for reliability and the forms of validity (Bryman, 2004). They suggested the use of credibility, transferability and dependability which parallel internal validity, external validity and reliability respectively.

Validity means the ability to produce accurate results and to measure what is supposed to be measured (Sarantakos, 1998). This means the degree to which a measure does what is intended to do. Validity is used to examine whether the instrument you select for use has reported scores that are valid. Being valid to ordinary language means being truth and correct. If a piece of research is invalid then it is worthless. In order to achieve validity in this study method triangulation was used (combination of methods in a single study as stated earlier in this chapter). Bryman (2004), Brock-Utne (1996) and Yin (1994) also give their support on this view. Yin points out the use of multiple sources of evidence, in a manner encouraging convergent lines of inquiry, while Brock-Utne explains the conventional way of treating validity in qualitative research as the recourse to triangulation.

Similar measures from both questionnaires and interviews have been checked and found to have produced related findings. Further, validity was examined in the way that the measures in a single method which measure the different aspects resulted to different findings. Also in order to achieve validity the study to its best has covered all possible aspects of research topic. This has been done by identifying and covering all possible items that are relevant to the research topic. Thereafter develop the measures that suit the items. The issue of internal validity has also been considered here. In some degree this concerns with accuracy. Cohen et al., (2000) assert that internal validity concerns with the findings of the study together with the phenomena being researched. This means that the findings must accurately describe the phenomena being researched. In this case the findings obtained have to the highest degree described the impact of cost sharing on students at the UDSM. This is due to the reason that the study has been carried out according to the canons of good practice.

Reliability is the degree to which the results are repeatable. This applies both to the results of the instruments of the methods after data collection and to the outcome of the study as a whole (Durrheim et al, 1999). For the former, it refers to the ability of an instrument to produce the same results. For the later Kvale (1989:79) holds, “Reliability is a question of whether repeated investigations of the same phenomenon will give the same results”. This definition implies that the later investigations in a study following the same procedures as described by earlier investigation should arrive at the same findings and conclusions as for the earlier investigation. Thus for a case study one has to do the same case over again. In order for reliability to work out for a case study Yin (1994) suggests the need to document the procedures followed in a case. This entails the documenting of all steps together with all records of the study including fieldwork notes, interview transcript, data analysis decisions, to mention a few. This is for the purpose of ensuring that the reader is convinced that the findings did indeed occur as the researcher documented them. Being conscious about the issue of reliability, all the steps have been clearly detailed and all events and views been describe which route to the explaining the phenomenon under study.

Generalizability which is the main component of internal validity according to Bryman (2004) is also another criterion for judging the quality of a study. According to Yin (1994) generalization of case studies rely on analytical generalization. In analytical generalization, the investigator is striving to generalize a particular set of results to some theoretical propositions which have been developed out of data. The already developed theoretical propositions are then used to compare to other case studies. If other case studies are shown to support the same theoretical propositions, then generalization may be claimed. On the other hand, a case study has a major objective of providing the in-depth of the phenomenon under study in order to uncover the unique features of a case. These features are for instance behaviour, values, beliefs, and so on in terms of context in which a study is conducted. For this matter, it is suggested by Silverman (2005), Bryman (2004), Cohen et al., (2000) and Durrheim et al., (1999) that the research has to provide a clear, detailed and thick description so that others can decide the extent to which findings from the study can be applicable to their settings. This has the purpose of providing to others a database for making judgments about the possible transferability of findings to other social environment. Generalizability according to Lincoln and Guba (1985 cited in Bryman, 2004) is referred to as transferability.

Under the above propositions, this case study is not based on generalization of the findings. It is not the purpose of this study to conclude about other bigger settings for instance students in all public universities in Tanzania. However, this case study has made an effort to provide a detailed explanation of impacts of cost sharing to students, which can be the main vehicle for uncovering the unique feature of the case. And also the detailed description of the impact of cost sharing to students at the

UDSM can be used as a database to studies of other universities or other settings although these studies may not be actually in similar way.

In this chapter the methodology orientation of the study has been presented. The chapter has shown how the data were obtained, analyzed and how the basic criteria for judging the quality of the study were met. This chapter is followed by chapter five which presents the findings obtained from the data analysis.

CHAPTER FIVE

5. PRESENTATION OF THE FINDINGS

This chapter presents the findings of the study. It also includes some interpretations. The chapter consists of three major sections which are further divided into subsections. The first and second sections describe impacts of cost sharing on the government-sponsored students and the private-sponsored students respectively in spite of the fact that some impacts occur as a concern of both groups of students. The last section presents the impacts of cost sharing on the availability of material and physical infrastructure to both groups of students. Here teaching and learning materials, physical facilities as well as students' housing are given weight.

5.1 The impacts to government-sponsored students

5.1.1 Contribution of direct and indirect costs

The direct[1] costs are those payable directly to the university, while the indirect costs are private costs which are to be incurred by students for his or her survival (e.g. pocket money, transport, etc.) throughout the study programme. Most of the students responded that their families are not in a position to contribute fully to both direct and indirect costs which should be covered by students. While they are studying most of them especially those from poor families are forced to think of the alternatives to do in order to pay out the amount needed to be shared with the government. The most mentioned challenge they gave was that most of the time they think of the money to cover the expenses. As a result, most of the students explained that they are mostly

[1] For the direct costs, see appendix I, table 1.

affected psychologically. The students also responded that the concentration on their studies is reduced and they are worried of their academic performance. One student from a Science and Engineering class also said:

> This present system makes my student life so hard. This is due to family problems. My family can not afford the sharing. It needs a time for me to work to get money for it (Student: Science and Engineering class, 2006).

Another student from Commerce class complained:

> *Siwezi kujinunulia vitabu vya kutosha, muda mwingine hufikiria nitawezaje kujaza ombwe za pesa kwa ajili ya kujikimu na shule (Mwanafunzi: Darasa la Biashara, 2006).*
>
> Author’s translation:
>
> I can not buy enough books, sometimes I think of what I can do to get money for studies (Student: Commerce Class, 2006).

Following this state of affairs, most of the students find themselves dividing the loans they get from the Loans Board to cover other welfare issues. This makes their loans be misused; and hence fail to meet the intended purposes, such as meals and accommodation. However, the interviewed administrator had this to clarify:

> Sharing of the costs is inevitable. Drawing the example from secondary schools where transport, meals, and even soaps were provided free to students. Later on… the government couldn’t afford to provide each and everything to students (Administrator: UDSM, 2006).

90% and 89% of the students responded that the loans for accommodation and meals respectively are not adequate to meet the costs they incur. A student of Science and Engineering described the situation:

> *…Unarudisha elimu nyuma, kwani pesa tunayopata hailingani na matumizi ya chuo/masomo. Hivyo ingejaribu kuongeza kiwango cha pesa (Mwanafunzi: Darasa la Sayansi na Uhandisi, 2006).*

> Author's translation:

> (Such a system)…hinders back education, because the money we get does not correlate with expenditures of the university/studies. Therefore, government should raise the amount of money (Student: Science and Engineering class, 2006).

Following that stance, students argue on being provided with enough loans to meet all important requirements for the successful development with their studies.

Complying with the students, the interviewed students' leader added the issue of transport expenses, food and accommodation. Summing up the expenses, and comparing with the 3500 Tanzanian shillings students given to meet the costs per day, she said that the amount is far from enough.

One of the lecturers interviewed supported the students and suggested students to calculate the amount of money they need. He said that the calculated amount from students will not be too high as one may expect because it is a loan which they will have to pay back after graduating.

The interviewed official from the MSTHE did not agree and argued that the problem has nothing to do with the money but the way students spend the money:

> Very often, after getting money you find students competing to buy things which are not intended for loans. Once a student gets money, for instance, the first thing to buy is a very nice new phone which is an expensive one! I therefore think this should be a lesson to learn. When they suffer from bankrupt, next time they will know how to use the money appropriately (Ministry Official: MSTHE, 2006).

Transport

94% of 80 students responded that they incur themselves for transport cost to go and return from their homes during holidays. Only 5% said they do not incur their own costs while 1% did not respond. Some among the 94% added that they incur for their family problems.

In supporting the presence of this problem, the students' leader gave an example from her experience when she explained:

> I myself, my home region…is very far, very far. I must have more than 150,000 Tanzanian shillings so that I can reach home to visit my mother, my grandmother and other relatives. I have not gone home this is the second year, I just communicate with them through a phone, where can I get that money?...During holidays I normally stay with my aunt in the city (Students' Leader: UDSM, 2006).

Responding to this issue of transport, The Ministry official said that this refers to what cost sharing is. He said that parents have to contribute to the transportation fares of their children as they used to when they were in secondary schools. He further said that students, by means of saving from their loans, can help to get fares for their transport during holidays.

5.1.2 40% Contribution of Tuition fee

While most of students claimed to be affected by cost sharing and worried of their academic performance, the first years of 2006/07-academic year are supposed to contribute 40% of their tuition fees to the government. This 40% contribution will also include all students of the succeeding academic years (URT: 2006c). This statement implies that the first year students and other succeeding students will be provided with loans up to sixty (60%) of their tuition fees.

The students were not pleased with a statement from the government, and some of them explained that the new system imposed is impracticable given the economic conditions of most Tanzanians. The student further argued that those students who are unable to pay have to be sponsored fully while those who are able to pay cover all expenses.

Likewise, the university administrator, the admission officer, the students' leader, and both lecturers did not appreciate the issue of sharing 40% of the tuition fees. All of them were of the opinion that most of the students are from the poor families who have a great problem with the issue of 40% cost sharing. Describing this issue, one lecturer who showed deep concern on this issue stated:

> *Sio wote wenye uwezo wa kujilipia hiyo 40%, maana hata hiyo wanayopewa ya chakula na accommodation haiwatoshi. Sasa ndiyo iwe sh 200, 000 kutoka kwenye sh. 800,000 ya mwaka! Wengi wa wanafunzi ni wa wananchi wa*

kawaida, walimu, wakulima, wafanyakazi wa kawaida. Wengine unakuta walishapata redundance, hawana tena uwezo wa kuwalipia watoto wao (Mhadhiri 1: Chuo Kikuu Cha Dar Es Salaam, 2006).

Author's translation

Not all students can afford for 40%. Even the amount they are given for meals and accommodation is not enough. Let alone 200,000 Tanzanian shillings from the 800,000 Tanzanian shillings per year! Most of the students come from common people: teachers, farmers, normal workers. Some of them had already got retrenched from their work places while others have no ability to pay for their children (Lecturer 1: UDSM, 2006).

Despite the argument of the administrator, the admission officer, the students' leader, and both lecturers; The Ministry official explained that the government opinion of funding 60% and the remaining 40% to be the responsibility of the students and parents should remain as it is. He further explained that people are able to afford for the remaining 40% contribution. He also added that this has been proved from the fact that some of the parents educate their children in very expensive high schools. Some of these schools charge higher amount of money than that of the public universities.

High ranked people such as The President and Ministers have commented on the sharing the 40% of the tuition fees. For instance, Honorable President Jakaya Mrisho Kikwete was noted emphasizing 40%-tuition fee contribution from students, in February 2007 when he visited Norway and talked to Tanzanians. Mr. Msola, the Minister for Science Technology and Higher Education, also emphasized the same when he talked to University students who matched in hundreds to protest against reduced government loans in January 2007. He said that the reduction of government scholarship by 40% is essential for the loan opportunity to be spread and available to more applicants (The Guardian Reporters: 29-01-2007).

5.1.3 Access to Loans

The major challenge facing the access of loans to students concerns who should get the loan and who should not. It was specified earlier that the loan will be provided to the needy students[2]. However, this challenge was very obvious the year 2006. Some needy students who got admission at UDSM and had already started undertaking studies, withdrew from entering classes and returned back home. Most students expressed great concern on this and expressed that the current situation is not favorable since it leaves some students who have qualification without paying them and necessitate them to go back home.

The Loans Board official claimed that the students are first selected according to divisions[3] and then by means testing. However, the admission officer expressed her concern about the missing of the use of the means testing and argued that The Board has to find out the students who can pay for their studies and those who are not able to pay for their studies. She claimed that The Board until now is not being able to assess who is able to pay and who is not.

The university administrator also expressed his views about the absence of the use of the means testing. He said that it makes other students who are able but cannot afford miss the university education. Furthermore, The Ministry official admits the absence of the use of means testing when said:

[2] According to the HESLB a needy student is a student who really deserves financial assistance, that is has to fulfill one of these criteria: has no financial assistance from other source or, is an orphan or, is disabled or has disabled poor parents or, is from a poor single family or, is from marginalized and disadvantaged groups or, is from a low income threshold family earning national minimum wage or below.

[3] The secondary examination performance for students in Tanzania (in the national exams) is graded in terms of divisions. Division One is the highest performance whereby Division Four is the lowest. Below division four is a total failure.

> One of the mistakes we have to admit as a ministry and as The Loans Board is that we have not done means testing. Loans Board and the Higher Education Policy say that loans will be given to needy students from poor families, orphans, widows, so on and so forth. We have not done means testing, you see! In order to know that this student is from poor family and this is from rich family we have not yet done so. This brings a lot of crisis to us (Ministry Official: MSTHE, 2006).

Trial of the means testing

The students' leader, the parent and one of the lecturers, provided a clue that there was a trial to establish means testing. They said that some few years ago the students of the UDSM were given the forms to fill in the information which would guide the identification of the needy students. The information to fill in the forms was the particulars concerning the parent or the guardian. These particulars were, for instance, the occupation, the income, and the unmovable property of the parent or the guardian. In her expression, the students' leader said that this exercise failed. She further said that the failure was that most students deceived in filling the forms by writing the minimal occupations and incomes in order for them to be considered for loans. Moreover, The Ministry official in support of the student' leader acknowledged the failure of the establishment of the system. The Ministry official expressed the cause of the failure that students did not provide accurate and reliable information, "Now, who can volunteer to give correct information?...A person doesn't give correct information. Truly UDSM students were given the forms" (Ministry official: MSTHE, 2006).

5.1.4 Selection of students

Recently, the government announced publicly another criterion of selecting students into higher learning institutions. This criterion is a result of its inability to finance all students admitted to the Universities. The government announced that the emphasis will be to educate students who have good performance; this means, male students with division one and female students with division one or two, and those who have equivalent qualifications in order to prepare good professionals for the national development (URT: 2006c).

This announcement means that, from then onwards students who are eligible for loans will be those of first-division male students and first or second-division female students with the exception in education, engineering, agriculture and medicine courses. From this announcement two issues can be viewed. First, from the year 2006, students will be given loans based on the division's criteria. Second, the provision of loans will concentrate more on those courses in those fields mentioned above.

The new criteria of division caused a lot of discussion from the public and some argued that this will undermine the higher education in the country. Two students, one from arts class and another from science and engineering class were noted:

> *Mpango huu sio mzuri kwani una ubaguzi, siyo wenye daraja la kwanza tu wanaostahili kusoma, mtihani unahusisha mambo mengi jinsi ulivyokuwa katika siku hiyo (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author's translation:

> This system is not good because it has segregation; it is not only those with first division who deserve studying. Examinations include many things depending on the way you woke up that day (Student: Arts class, 2006).

> The situation divides students into classes as the result only students whose parents have money will get loan since they are studying in good schools

which they can get division one or two. But children of peasants who are studying in bad schools will never get division one or two (Student: Science and Engineering class, 2006).

In maintaining the opinions of students, the students' leader, the two lecturers and the admission officer interviewed argued on this matter. One of the lecturer and the admission officer were more concerned on the selection of students on the grounds of division criteria. They further explained that this has come about due to the pressure from the high demand of those who want to pursue higher education. Most of them meet the criteria required by the universities.

The admission officer described that, in addition to the university's own criteria of admitting students, the government came with its own criteria in 2006/07. This is of financing government-sponsored students on the grounds of divisions. She further uttered that most of the male students who did not attain division one had to withdraw from classes and went back home. Most of them were from science courses. The lecturer added:

Sasa wamebaki 'division one' kwa wavulana na one na 'two' kwa wasichana. Sasa unakuta minimum wenye credits C tatu tu ndio wanaopata. Lakini hata mwanafunzi aliye na credits E tatu anaweza akasoma chuo kikuu na kufaulu vizuri (Mhadhiri 2: Chuo Kikuu cha Dar es Salaam, 2006).

Author's translation:

Currently, there are males with division one and females with division one or two. Now you find those with a minimum of three C-grade are the only successful to be admitted. But, even a student with three E-grade can study at the university and attain a good performance (Lecturer 2: UDSM, 2006).

Both the admission officer and the students' leader showed their concern on the second issue of provision of loans to students in fields specified above. The students' leader argued:

> They forgot faculty of science, they forgot science of informatics and virtual education, they forgot faculty of aquatic science and technologies, they forgot those in BA economics and statistics, …(Students' Leader: UDSM, 2006).

Adding to the above argument, the Admission officer clarified:

> Why do they select students of some of the courses to provide them loans? All students at DUCE, UCLAS and MUCHS get loans. They do not take students in courses like Geology, while within these courses we get geologists; in courses like Physics we get physicians and science teachers. Science teachers are very few in secondary schools. Courses like Microbiology are very important (Admission officer: UDSM, 2006).

On the other hand, The Ministry official had a different point of view from the above. He said that the government decided to provide loans on the basis of academic performance because students with specified divisions are so many that even some of them are not considered. He said, "We have a lot of appeals here from these students" (Ministry official: MSTHE, 2006). This means that some of the students who were not considered reported their complaints to the relevant office (MSTHE).

The Ministry official gave explanation on paying attention to certain courses. He said that the government is concentrating more on those fields which are seen important for the necessities of the nation.

5.1.5 Availability of loans

Despite the fact that most of the students who are entitled to get loans are considered, the challenge is that the loans are not disbursed to students on time. Usually students do not get their loans during the first few weeks. This has been affecting mostly the students who are from outside Dar es Salaam city. When they arrive at the university and find no money in their accounts, they have to find some other means of survival until they receive their loans. The most frequently challenge mentioned by students is that they fail to buy food and to pay for their accommodation. As such, they have to depend on assistance for food and places to sleep from their friends or relatives living within the city. While waiting for their loans, they make follow-ups and this normally causes them to miss classes in the first few weeks of each semester. One student further clarified that:

> The situation is not good because it takes long time until all the students get their money. This automatically affects our academic development (Student: Commerce class, 2006).

The consequences are explained more by one interviewed lecturer:

> In this semester, half of the students in one of my classes have not been attending the class for about six weeks. When I gave them a class test to do, they did not attempt it; rather, they said they could not do the test until they got their loans. I had to tell those who could do (i.e. those with no problems with the loans) to do the test. Following such a state of affairs, a student who has not attended the class for consecutive six weeks, s/he will have missed a lot of things to learn (Lecturer 1: UDSM, 2006).

For those students whose parents or guardians live within the city have to depend on them during these first weeks. An interviewed parent whose child is a student at UDSM had this to view:

> *Kwa kweli mara zote mwanzo wa simesta huwa anarudi tena nyumbani kuomba hela ya matumizi, hela zake huwa zinachelewa kuingia kwenye account. Kwa hiyo kwa wiki mbili au tatu za mwanzo tunampa hela ya chakula, usafiri, na malazi. Hela zao huwa zinacheleweshwa, hivyo wiki zile za mwanzo huwa anarudi mara kwa mara (Mzazi, 2006).*

> Author’s translation:

> Of course, always at the beginning of each semester she used to come back home to request money for her upkeep. This is because her loan delays to be disbursed in her account. Therefore, for the first two to three weeks we (he and his wife) are used to give her the money for food, transport and accommodation. The loan is always late, and certainly she often comes back home for the first few weeks (Parent, 2006).

Supporting the argument concerning the delay problem, the Loans Board official pointed out that the time between the selection of students to join the university or to upgrade the year and the time to disburse the loan in the accounts of each student is short. He said:

> It is true that the process to disburse the loans to the students’ accounts has been delaying. This is due to the fact that when it is time for students to enter into another academic year of study, it is difficult to know the number of continuing students and those who are discontinued. We do not process the payment for students unless we receive their results from their respective institutions. Similarly, the time when the institutions start the academic year for studies and selection of those students who are required to be given loans is very minimal. Just after the selection of students to join the university, the students are ready at their institutions and are boycotting (Official: Loans Board, 2006).

5.2 The impacts to private-sponsored students

5.2.1 Sources of money for fees

The private sponsored students are admitted at the university in such a way that they incur on their own the full costs of their studies. That means they have to incur the full direct and indirect costs of their education regardless of their sources of money. According to the responses concerning the sources of money for the fees, various answers were obtained. The students responded that the sources of the money are from salaries, their parents, their guardians, personal investments, sponsors and others. The majority (85%) out of 80 students responded that their sources of money are from salaries and parents or guardians and personal investments. 5% receive external sponsors while 10% did not specify the kind of sources. According to these figures, it is likely to believe that the majority of sources of money for fees are from household incomes. Most of the students fees are paid by installments, except those with external sponsors pay the whole amount. The majority (75%) who pay in installments explained why they are left with debt at the end of academic year:

> Being a widow and taking all responsibilities of the family such as paying fees for my two daughters who are in ‘A level’ (advanced secondary school level) hinders me paying my tuition on time (Student: BBA class, 2006).

> Sometimes it is hard to find out or to save for the fees because of the dependants I have. Up to now I have outstanding fee for last semester (Student: BBA class, 2006).

However, a few who had external sponsor and paid a whole required amount did not explain about debts at the end of academic year. One of them stated:

> I normally submit a cheque for payment at every start of the year (Student: BBA class, 2006).

The parent interviewed was also able to give the source of money used to pay tuition fees for his child. He said he has no other means to get money except his salary. He added that it is a bit easier for him to pay the fee which is 600,000 Tanzanian shillings because the payments are in two installments in a year.

Apart from the above, the parent also spotted the time limit for payments of the required expenses. By giving an example of the tuition fee payments the parent said that each parent is given 30 days more to pay the fee after the deadline for payments ends. The parent also identified the challenges students face when any payment is paid late. By giving an example from the medical charges he said:

> *Nilivyochelewa kulipia gharama hizi za matibabu, matokeo yake ya mitihani ya mwaka wa tatu yalizuiliwa mpaka pale tulipotakiwa kulipa. Ilibidi nikakope pesa (Mzazi, 2006).*

> Author’s translation:

> When I was late to pay for medical services, her (student daughter) third year examination results were withheld until I paid. I had to borrow money somewhere else (Parent, 2006).

Confirming the above argumentation, the administration officer explained:

Chuo kiliamua kiwe kinafungia matokeo ya mitihani kwa mwanafunzi ambaye hajakamilisha kulipia mpaka hapo atakapokamilisha malipo ndipo anapopata matokeo (Afisa Utawalala: Chuo Kikuu cha Dar es Salaam, 2006).

Author’s translation:

The university decided to withhold the student’s examination results until all the payments are paid. (University Administrator: UDSM, 2006).

5.2.2 Other challenges

Under the concern of this part, the question regarding the number of dependants was presented to the students. 81% of these students noted down a number of dependants they have. The numbers of their dependants were identified to be between two to five for each of these students. 19% were found to have no dependants. Still these students further specified the challenges they encounter in being private sponsored students. Some of students’ responses below explain more of these challenges:

How to serve and pay the fees? How and where to go and seek for the help (Student: BBA class, 2006).

To settle my debts on time. To get learning materials. Example, reference books (can not afford to buy), secretarial services- for assignments given in the class, bus fare to and fro (student: BBA class, 2006).

Leaving poor standard of life and lack of learning facilities such as books (student: BBA class, 2006).

> Tension of finding fee. Absence in class when working to get fees. Sometimes the administrators do not want to understand the reality of the problems, they compel to pay otherwise you are dismissed from the university (Student: BBA class, 2006).

Additionally, the interviewed parent identified the challenges he got when his child was under private-sponsorship. He said that although the mode of tuition fee payments was by installments, a burden of educating a single child was still large. For that case, it made the family be very economical. This is due to the reason that the cost of educating their child was not only limited to the payments of tuition fees but also to all other costs relate to the child's welfare. The parent said:

> *Zaidi ya ada ninayotoa nilitakiwa pia kulipia matibabu shilingi laki moja, accommodation shilingi elfu 28 kwa mwezi, gharama zote za chakula, pamoja na pocket money kati ya shilingi elfu 30 hadi elfu 40 kwa mwezi. Na pia zaidi ya hayo ni gharama za usafiri na hata pale alipokuwa anatakiwa ajaze fomu mbalimbali (Mzazi, 2006).*

> Author's translation:

> Besides tuition fee, I was also supposed to pay 100,000 Tanzanian shillings for medical services (medical capitation fee); a monthly charge of 28,000 Tanzanian shillings for accommodation; a monthly expense of 30,000 to 40,000 Tanzanian shillings for all pocket money including meals. And in addition to the stipulated expenses, there was transport cost incurred even when she was needed to fill various forms (Parent, 2006).

In addition to the costs mentioned above, the parent also said that a whole situation of educating their child at the university was very tight to them as they had other responsibilities. They have three more children to attend to. Two of them are in secondary schools where they have to pay fees for both children including other expenses. As a result, the parent was very worried for further studies of their other children. One of the lecturers affirmed the above opinion of the parent when he said that most of the students are from the families whose parents have many children. Even most of these families are extended ones.

Apart from most of the students having dependants, and the fact that most of them incur the full costs of fees, they still get no help from the government in order to reduce the costs of their studies. All of them (100%) responded to receive no help from the government to reduce the expenses they incur. The interviewed parent also confirmed this when he had the same opinion. He said that he incurred all the costs of educating his child without any help from the government.

5.3 The impacts on availability of infrastructure

5.3.1 Teaching and learning materials

Teaching and learning materials like books, computers, microphones and laboratory equipment are a big challenge identified by students. 93% out of 80 students who filled the questionnaire concerning availability of enough teaching and learning materials in the classes and laboratories informed that the materials are insufficient. The students who responded to the inadequacy of the materials identified challenges associated with the insufficiency. Explaining the insufficiency of laboratory equipment, some of the Arts' class students wrote that they have not used the laboratory of language for the second year since they started their course at the university. They said that there are a few number of equipment for sound production practice. They also explained that even for those available, most of them are defective. They identified the presence of few computers for students and lack of dictionaries. As such, all laboratory practices are postponed. Complying with the above sentiment, one interviewed lecturer from the Department of Chemistry insisted:

> *Maabara hakuna vifaa, vifaa havitoshi. Kwenye ”practicals”, hata tukigawa wanafunzi, bado wanakuwa wengi wanaishia kujaa tu bila mpangilio. Practical moja badala ya mwanafunzi mmoja wanakuwa wanne au watano (Mhadhiri 1: Chuo Kikuu cha Dar es Salaam, 2006).*

> Author’s translation:

> There is high insufficiency of chemicals and equipment in the laboratories. In conducting experiments, even if we divide the students in groups, they end up congested without any format. Instead of a single practical to be conducted by one student, it is conducted by four to five (Lecturer 1: UDSM, 2006).

Students reported more that the number of computers does not suffice to students’ needs. One of the engineering class students who filled the questionnaire responded, “One computer is shared by many students for example in computer room, one computer is shared by two students, and therefore there is no perfect understanding” (Student: Science and Engineering class, 2006). Concerning books in the library, most students explained that a few available copies are mostly of old editions and not relevant to the subjects. The few relevant books available are not easily accessible due to the large number of the students in need of them. Thus, some of students further reported the following:

> *Vitabu havipo na vikiwepo ni vichache na hivyo kufanya watu kuviiba au kuchana kurasa wanazozihitaji (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author’s translation:

> Books are highly scarce, and the available few copies are either stolen or some of their pages (with relevant topics) are intentionally removed (Student: Arts class, 2006).

> *Wanafunzi inatubidi kuwahi maktaba ili wenzako wasikichukue kitabu (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author’s translation:

> We are supposed to go into the library early before other students pick up the relevant book (Student: Arts class, 2006).

> There are insufficient books especially at the social science collection reserve. Students are scrambling daily (Student: Commerce class, 2006).

Apart from the above views, the students reported other problems concerning facilities. Some of them said that most of the classrooms do not have microphone processors. Facilities such as maker pens, flipcharts, lecturer’s podium, and charts are scarce during class instructions. “Teachers sometimes miss chalks to teach with” (Student: BBA class, 2006). This is just one among the many responses of the students concerning other teaching and learning materials apart from those analyzed above. In contrast, some respondents claimed to have no problems pertaining to facilities. Seven students had no comments concerning the teaching and learning facilities.

In the same line, students’ leader supported the views of her fellow students. This leader spoke about the editions of the books. She said that most books are of old editions, with few of current ones. She further explained that the university bookshop has few books for students to rely on. This makes students to take their time to find books in other bookshops outside the university or buy from the book venders; as she explained:

> For example a lecturer has told you to refer to this and that book. And you must refer maybe you are preparing a seminar presentation or what ever, or your dissertation or what. But if you go to the bookshop you can not get the book, so you have to go in the town looking from other bookshops. If you fail to find the book, you go to the book venders. These are venders who are selling books around the city. But where is that time to do that? (Students' Leader: UDSM, 2006).

She further explained that this problem makes students dependent on photocopies of reading materials. She said that there are some few investors who have invested to provide that service where normally one may find long cues of students waiting for the service. She also pointed out that because computers are few; students always depend on hard copies. She also said that, in part of the software technology, the library is still underdeveloped. In addition, both lecturers admitted on the scarcity of teaching and learning materials. They both said that this is mainly due to the increase of the number of students. And also they said that it is due to dependence on the money from the government for purchasing these materials, which always leads to bureaucracy, delays and negligence.

5.3.2 Physical facilities

The physical facilities such as classes, libraries, chairs, tables have been found to be challenging at the UDSM**.** Among the 80 students who filled in the questionnaires on the availability of enough classes, 84.5% responded that the classes are not enough for students, 12% responded that the classes are enough while 3.5% had no answer for that. In spite of few classes available, the classes are so small that they can not match with the allocated number of students. In addition, one student gave this view:

Vyumba vya mihadhara havitoshi. Chumba cha semina kilichonuiwa wakitumie wanafunzi 27 sasa hutumiwa na wanafunzi hadi 100. Vyumba vya mihadhara kwa ajili ya wanafunzi 400 hukaliwa na wanafunzi hadi 1000! (Mwanafunzi: Darasa la Sanaa, 2006.)

Author’s translation:

Theatre rooms are not enough. The seminar room which was intended for 27 students is currently used by a hundred students. A theatre room intended for 400 students is now used by a thousand students! (Student: Arts class, 2006).

The worst condition explained by most students is that some classrooms are much congested during conduction of classes. Other students are forced to stand outside the rooms and participating through windows. These challenges have more implications especially when the time for doing examination approaches. The students said that the examination timetable sometimes is destructed and make other examinations be conducted either at night or during holidays or during weekends. Some of the exams are forced to be conducted some days before the examination period. This means that the availability of few classes and their small sizes destruct even the examination timetables. Additionally, some students reported other consequences:

The number of students is higher than the rooms available which makes some seminars to fail to be conducted (Student: Commerce class, 2006).

Wanafunzi hasa kitivo cha Fass hulazimika kwenda engineering hivyo kupoteza muda wa kwenda na kurudi (Mwanafunzi: Darasa la Sanaa, 2006).

Author’s translation:

> The Faculty of Social Sciences students are obliged to attend lectures at Engineering College; thus the time to go and return is unnecessarily lost (Student: Arts class, 2006).

Other physical facilities which are challenging to students are furniture. Responding to the questionnaire about the availability of furniture in academic buildings, 87% responded that the chairs and tables are not enough for students. 10% responded that the furniture is enough while 3% did not respond. Most of those who reported the insufficiency of furniture explained that such insufficiency is a result of the increased number of students. Explaining the consequences on that, most of them said they sometimes stand, sit two students on a single chair, sit on the floor or sit on the tables during lectures. Stating other consequences, some students responded:

> *Ni sehemu chache zenye viti vya kutosha, asilimia kubwa ya madarasa hayana viti vya kutosha na vilivyopo ni vichakavu, ninahisi vya tangu ukoloni (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author's translation:

> Only few classrooms have enough chairs, most of them have no chairs, and those available are outdated. I think they are there since colonialism (Student: Arts class, 2006).

> *Viti ndio kabisaa havitoshi, kwani wanafunzi huwa tunasukumana kuwahi viti (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author's translation:

> Chairs are very scarce, therefore we sometimes push one another in hurrying for chairs (Student: Arts class, 2006).

The already explained challenges including the insufficient microphone possessors and speakers, fans or air conditions, chairs, to mention a few, worsening the whole teaching and learning process. For instance one of the students from the faculty of Commerce came with this assertion regarding the scarcity of lights in some of the classes:

> For the tube lights or bulbs some are working and some are not. You will find a class part of it is dark and the other has light forcing students not to use it during the night (Student: BBA, 2006).

Likewise, the students' leader in responding to the challenges students get regarding physical facilities said that the problems are there and the situation is a bit worse. She also responded on classes being few, and lack of enough chairs. The administrator in replying the interview question concerning the facilities, he explained two possible causes. The first cause is the miscommunication between the lecturers and those who are arranging the class timetables. From such a miscommunication he gave this example:

> *Unakuta mkufunzi anahitaji darasa la wanafunzi 200 kumbe anao 300. Matokeo yake anapewa darasa dogo halafu wanafunzi wengine wanabaki wanachungulia madirishani wakati wa vipindi (Mtawala: Chuo kikuu cha Dar es Salaam, 2006).*

> Author's translation:

> You find a lecturer requesting a classroom of 200 students while s/he has 300 students. As a result, s/he is given a small classroom where some students attend the lecture while peeping through windows (University Administrator: UDSM, 2006).

The second cause he mentioned is the increase in enrollment. He said that the high demand of higher education led to the increase in enrollment. And such an increase has not matched with the increase in facilities. Emphasizing the need of increasing enrolment, the Administrator said that they can not wait for the increase in facilities then followed by increase enrollment while the demand is still there. He said that every year students are finishing there advanced secondary school levels and others are graduating from other tertiary institutions. In addition, the administrator pointed out the facilities which have been increased. These include two theater rooms near the library, reading area under the extension of the library, two cafeterias which have been changed to be lecture rooms and the extension of the microbiology building. With the exception of those mentioned, two theatres were being built with the capacity of accommodating 2000 students each.

5.3.3 Housing

The availability of rooms of residence to both government and private sponsored students is responded in the questionnaire that: 61% of the students have rooms of residence while 39 % have no rooms. When answering, whether or not, there are problems students get regarding accommodation: 86% of students responded to have problems while 14% said they have no problems. The responses from the two questionnaires above led to various explanations as reported by students:

> *Upo uhaba wa upatikanaji wa vyumba jambo linalopelekea kutafuta vyumba mtaani…(Mwanafunzi: Darasa la Sayansi na Uhandisi, 2006).*

Author’s translation:

> There has been inadequacy of rooms of residence to students; and this has led us to look for rooms to rent outside the campus…(Student: Science and Engineering class, 2006).

> No matter what I do, I don’t get accommodated. I even tried to fake being disabled and still did no get lucky (Student: Science and Engineering class, 2006).

> I decided to be off campus since I am also employed and having a family, to attend family issues (Student: BBA class, 2006).

> *Upatikanaji wa vyumba ni mgumu mno, labda uwe unajuana na mmoja wa wakuu wa ugawaji wa vyumba, kiongozi yoyote wa chuo ama serikali ya wanafunzi, pasipo kujuana hakuna kupata chumba (Mwanafunzi: Darasa la Sanaa, 2006).*

> Author’s translation:

> Accessibility to rooms is extremely difficult unless you are close to one of those who are concerned with room allocation, or any leader of the Students Organization. Or else you cannot get a room (Student: Arts class, 2006).

Besides the above, the students who had no accommodation pointed out the alternatives they have to take after missing. Among the alternatives they mentioned are: sharing accommodation with another student, this implies sharing a bed or bringing an extra mattress; renting a room of a student who has got accommodation with extra money, this means a student who has got a place of accommodation is again re-renting the place and; renting rooms outside students hostels.

The above alternatives which students found out in order to get a place to live during the course of studies have led to other challenges to students; as they themselves explained. These challenges can be divided into two parts. This is in accordance with the place where a student has got a place to live. The first part deals with those living within the students' hostels. This means the challenges facing those students who have got accommodation and those who have found alternatives of accommodation within the students' hostels. The second part concerns with those living outside the students' hostels. This means the challenges facing those students who have no accommodation or alternatives of accommodation within the students' hostels.

Students with accommodation

The most frequently mentioned challenges facing the students are a large number of students within the hostels. The rooms are now accommodating a large number than the usual number required which lead to lack of comfort among them, lack of security, worrying of their health, to mention a few. Beds are overloaded due to sleeping two or more students in one bed; and thus worn out easily. The other frequently mentioned challenges included poor sewage systems, and congestion in bathrooms.

Students without accommodation

The students without accommodation pointed out the challenges they face after missing accommodation. They have to use some of their study time to find accommodation outside the hostels and use extra money. Some rents outside the university housing are higher than those of the university hostels. Some of the places lack enough security. Others are uncomfortable due to be near bars or hotels. The students also face transport problems to and from the places where they have got places to reside; this has resulted to always arrive late and tired to university and sometimes miss some lectures or part of them. They also fail to study together with their fellow students or conducting group discussion during evening hours when others do.

The students' leader responded also on the problems of accommodation and said the problem is big. The number of students needs to be accommodated is very high compared to the places available. She lamented:

> All hostels together have 7000 beds, only beds, not rooms. Now from these 7000 beds while we have a big number of students, more than 15,000 students. For sure it is very small, so we just end in accommodating 40% of students while 60% of students never get accommodation (Students' Leader: UDSM, 2006).

For such a situation, the leader said that some students find accommodation outside the students' hostels while others decide to live against student-by-law, and share rooms even beds with other fellow students who live in students' hostels. She further mentioned the consequences from such a situation. One common consequence is the overload of the sewage systems due to overuse of the bathrooms and toilets.

This chapter has presented the impacts which both the government- and the private-sponsored students face when required to contribute to their education. The chapter has also presented the impacts concerning the availability of the physical and material infrastructure to students and also concerning students living. The next chapter (chapter six) presents discussion of the findings presented in this chapter.

CHAPTER SIX

6. DISCUSSION OF THE FINDINGS

This chapter discusses the findings presented in chapter five. The Education for Self Reliance (ESR) policy and Human Capital Theory (HCT) are used in discussing the findings in addition to policies, programs and literature.

6.1 Cost sharing to students

6.1.1 Contributions of direct and indirect costs

The study's findings have revealed that, despite the fact that government-sponsored students are required to share both the direct and indirect costs including 40% of the tuition fee, they face challenges as explained by most respondents. Most of these respondents explained the inability of students and their families to contribute to the costs. However, the interviewed ministry official and other government leaders insist on the students and their parents to contribute the costs required. Among the justifications for parents and students contribution is the ability of some parents to pay for their children's education. Other justifications are found in the National Higher Education Policy (NHEP) of 1999 (URT, 1999a) that cost sharing promotes the level of independence within students mind. And it arise students' sense of responsibility towards the government. It is also noted in URT (2006b) that with the emergence of private universities, well-to-do parents have demonstrated willingness to pay for university education in private universities or under private sponsorship in public universities. It is further explained in URT (2006b) that with the increase of the population and the number of students completing advanced secondary education, it became a burden for the government to provide free quality education, hence the introduction of cost-sharing. Regarding the willingness of the parents to pay for their children's education, Merisotis and Wolanin (2002) argue that parents enjoy benefits of their children's education. Moreover, they state that parents are obliged to pay for their children's higher education because it is their responsibility.

The inability of students to pay the required costs can be explained by Dundar and Lewis (2002:173) who describe "…most of the private costs of higher education … are more pronounced for low-income students coming from rural areas outside the main cities". This shows that most students from poor families have inability to fully contribute to the required costs in order to facilitate their studies and their student life. In explaining the consequences of inability to pay, students said they have to use the loans provided to solve other purposes which the loans was not meant for, for example transport to and from their homes. This situation makes the loans inadequate. Brock-Utne (2000:223) asserts "…majority of students in Africa- an average of about 60% - come from the ranks of the peasantry, workers and small traders who are not likely to have means to meet the increasing costs of university education". Eknes (2004 citing World Bank, 2001) also states that about 50% of Tanzanian population are living in condition of deprivation. Likewise The Tanzania Government admits "It is apparent that the costs cannot be borne by many parents because of poverty" (URT, 2006b:6). This shows that even the Tanzanian Government understands that its citizens are not in position to bear fully the costs of higher education.

Students bearing costs which they are unlikely to handle can result into other challenges. For example Mwinzi (2004), by providing the case of Nairobi and Moi universities, states that, students in these universities engage in income generating activities in order to meet living expenses such as transport, food and accommodation. Dundar and Lewis (2002), Omari (1994a) and Brock-Utne (2000) also assert that the natural outcome of this will be an increase in drop-out rates among students from poorer backgrounds. In addition to the effect of students engaging in income generating activities, Mwinzi (2004) added that most of these students end in being inactive in studies and other effects like depression. Likewise students who participated in this study expressed their worry of their academic performance resulting from being compelled to find the way of covering the costs they are required to meet.

6.1.2 40% Contribution of the tuition fee

It is stipulated in the NHEP that with cost sharing in place, the government shall be having more responsibility on the direct costs of higher education including tuition fee than on the indirect costs (URT, 1999a). Moreover, many developing countries' governments have been argued by the World Bank (1994) to direct subsidies on the instructional costs and eliminate subsidies from non instructional costs. This has been said for government financing to concentrate on the provision of the education, and not on student welfare. This concentration was thought to make the budget of higher education not disturbed and the quality of education be improved.

However, apart from being argued that much of the government financing be put to the provision of education, the findings of this study revealed that government-sponsored student at UDSM are still required to contribute 40% of the tuition fee. Besides that, most of the government-sponsored students have been found to be unable to contribute the 40% required from their families' resources. Moreover, this contribution is not included in the student loan so that those who are unable to pay to defer it for their future. Instead students from either families (i.e. well-to-do and poor) are required to contribute from their own resources. In this sense, the 40% contribution of the tuition fee may not be in equity point of view to be in abilities of students from either kind of families whether poor or well-to-do. This is because students from either kinds of families (well-to-do families and poor families) are required to contribute the same amount. For students from poor families contribution may be a burden and end in either drop out, or tracked to less prestigious institutions where fees are manageable, or not acquiring the higher education at all. At a later time in future, the university education will be favoring students who have ability to pay than their counterparts. Academic ability is not solely among the students from families that can afford to pay but those who are academically talented and are provided with the opportunities to show their abilities. Even the World Bank (2000:39) observes, “The best political leaders, civil servants, doctors, teachers, lawyers and engineers, and business and civil leaders, are not chosen from the richest rather than the most talented”. Moreover, this is contrary from the former ESR policy. The ESR policy provided free higher education up to the higher education so that all students irrespective of ability to pay could be able to acquire higher education. During the time of ESR policy, no student was required to contribute any amount needed for the education. Instead, before joining they had to work for two years as a contribution to their education. This made students study with free mind and concentrate effectively in their studies without any worries concerning the contributions. In this regard Brock-Utne (2000) states that the ESR policy emphasized equality, that no university student at that time was feeling inferior to another. This further means that, no student was feeling insecure in acquire higher education because no fee was demanded.

6.1.3 Access to loans

Under the cost sharing policy, the Tanzanian Government saw the importance of establishing the loan system in order to support the students who could be denied access to higher education due to financial difficulties. As Nyaigotti-Chacha (2004) states that a fund for able but needy student via government loans/grant was a necessity for Tanzanian Government. Likewise, regarding the higher education financing reforms, the World Bank (1994) emphasized the need of providing support to qualified students who are unable to pursue advanced studies for reasons of inadequate family income. It states:

> Cost sharing can not be implemented equitably without a functioning student loan programme to make funds available to all students who wish to borrow for their education (World Bank, 1994: 7).

In relation to the above, and by considering Human Capital Theory (HCT), it is argued that loan system may make students who are unable financially to share the costs of their education from their future incomes. This makes higher education a private investment of students' future. It is argued so because students after graduating expect to get high returns in the form of better job opportunities and higher lifetime earnings:

> Loans give potential students from poor families, who would otherwise be denied access to higher education on grounds of poverty, the chance to invest in their own future, by providing them with financial aid when it is needed and allowing them to repay it when they can afford to do so (Woodhall, 2002: 113).

This study found that the Tanzanian Government saw the need of equity in the provision of loan so that the loans could be accessed by students who are unable financially. This is by using means testing procedures as it is stated, "…equity will be enhanced through applying a means test to establish the degree to which parents can contribute" (URT, 2005: 82). It is said that the presence of means-tested loans makes cost sharing more acceptable (Johnstone and Marcucci, 2003). Furthermore, Sawyerr

(2004), Woodhall (2002) suggest the use of effective means testing for redressing the equity balance.

Means testing

Though the use of means testing is argued to be a good procedure in promoting equity, what seems to be challenging in the findings of this study is whether the means testing is used in the selection of needy students to be provided with loans. While The Loans Board official claimed the use of the means testing in selecting students, The Ministry official, the admission officer, and administration officer claimed the absence of it. It is argued that means testing works better where there are verifiable measures of family income and family assets (Johnstone and Marcucci, 2003). However, the experiences of Tanzania show the presence of unreliable data on family income status which make means testing not to work best (URT, 2005). Moreover, the deception which was shown by students in filling the forms in order to obtain measures for means testing indicates that the means testing can not work best. Johnstone and Marcucci (2003) have observed the absence of those measures as a characteristic of most of the sub-Saharan African countries. These measures make the mechanism of determining the eligibility for loans more feasible. However, it has been observed that mean testing in Eastern and Southern Africa is subject to a number of serious practical difficulties that call into question its viability (Merisotis and Wolanin, 2002). Therefore the implementation of cost sharing through means testing in higher education is likely to be hard to achieve in ways that are socially fair.

6.1.4 Selection of student

This study has revealed that selection of students to be provided with loans in public universities has posed challenges. The challenges include that some students with minimum qualifications and have secured university admission are left without being provided with loans. In chapter 5 it has been revealed that loans are currently obtained by the students with very high academic performance (i.e. division one and division two) and not the academic performance criteria put forward by the public universities. This is argued to be posing a threat to students from poor socio-economic background in time to come. This might be due to liberalization of education where there have been many new private secondary schools (Dundar and Lewis, 2002). Many of these schools have good facilities and good teaching and learning environment which are conducive to a better performance of a student. Most of these schools are charging high fees and thus are favoring the well-to-do families. The chance for children from well-to-do families to pass examinations becomes higher. And this is more manifested when the demand for higher education becomes higher as Dundar and Lewis (2002: 171) state, "In countries where the demand for higher education exceeds the supply, seats in higher education are often distributed by competitive examinations without any consideration to its equity effects". This can be seen even if an admission exam is used. One may find that the probability of applicants from lower socio-economic status passing the competitive examinations becomes lower than applicants from higher income groups (*ibid.*). This will create a situation where the university institutions may be dominated by students from the well-to-do families. The result will be the class structure within the society, that of those who can able to acquire higher education and those who are not able. This could be like the time of colonialism. The education system presented during that time was inducing the growth of class structure, of the educated and not educated (Nyerere, 1967). The ESR policy perceived this, and tried to reformulate the education system which could be attained by every individual irrespective of the socio-economic background. In such regard, ESR policy democratized higher education to such an extent that it was able to be acquired by all students to a very satisfactory extent in respect of regional, ethnic, economic and professional background of the population (*ibid.*). In that manner no student was restricted to acquire higher education.

On the other hand, the selection of students deviates from The Act (and its regulations) which states, “The Board shall provide, on the loan basis, financial assistance to any eligible student who is in need of and has applied for such assistance” (URT: 2004a:734). The Act’s statement shows that not all the students who have been admitted to pursue higher education will be in need of the assistance. This can further mean that not all students who have passed with good performance (division one or two) will be in need of assistance. Some of them even if they may be in small number may not be in need, but take a loan as a privilege which could be otherwise taken by students who are in need. Thus providing loans to student with best performance academically only may end up supplying to those who are not in need and limit the chances of others who may have obtained good grades or divisions allowed to pursue their higher education. Omari (1994a) states that some screening may have double effects of being a disincentive to unscrupulous loan seekers and reducing incidence in favour of the poor. Giving example of public universities in Zambia, Omari (1991a:47) said, “The rich people have been benefiting from cheap loans, which has introduced inequalities among beneficiaries”. This was because the loan was made accessible to everybody with children in institutions of higher learning without considering the need.

In addition to the above, the selection of high academically achieved students to provide them with loans may create challenges of access to university education. The study found that currently the government selects male students with division one only and female students with division one or two only, to provide them with loans (URT, 2006c). From another standpoint, it was found that some students got place at the university but due to absence of loans they had to quit studies. Furthermore it was found from one interviewed lecturer that among the students who had division three and had quit from studies could have studied and performed better academically. This shows that there are still limitations of access to attain higher education to some academically qualified candidates although it is said that higher education participation rate is 1.3% of the age cohort (URT, 2006a). This rate is said to be one of the lowest in the sub-Saharan region where average participation rate is 5% while that of the many high income countries is well over 60% (URT, 2006a; Sawyerr, 2004). At the same time it is stated that in Tanzania during the last decade, only about 33% of candidates with qualifications for university admission have secured a university place (URT, 1998a). As another point of view, the number of qualified students is increasing, for example it is said, “The total number of eligible students has almost doubled from 2004 to 2005” (URT, 2005: 82).

The selection of students to provide them with loans by concentrating on certain fields (such as arts and education) for the reason of what ministry official said, “they are now important for the needs of the nation” (The Ministry official: MSTHE, 2006) can have adverse effect of limiting access to students of other fields. This has been revealed from this study that some students from the field of science who had good performances were left without being provided with loans, “They forgot faculty of science, they forgot science of informatics and virtual education, they forgot faculty of aquatic science and technologies” (Students’ Leader: UDSM, 2006). This can lead to limitation of access to students in general. Take a consideration of ESR policy when it was in place. The policy aimed at offering higher education to few people only for filling manpower requirement for the needy skills of the nation. These are for example Engineers, doctors and administrators who will work for many people in the society (Nyerere, 1967). By doing that, ESR policy limited access to people and thus only few people at that time were able to access higher education. And as stated above, this has been said to be the contributing factor for Tanzania to have a small university-age participation rate (Omari, 1994b).

6.1.5 Availability of loans

As found earlier in this study that cost sharing with students has lead to introduction of loan system to students pursuing higher education. In this study however, it has been found that availability of loans to government-sponsored student at the UDSM has been accompanied by delays and make some of them miss loans for some few weeks after the start of each semester. This has brought challenges to students including missing classes and consequently affects students academically. Omari (1994a) notes this to be happening since the introduction of the scheme and in 1994; together with other complains from students it resulted to students boycott and ultimately led to closure of the university. Omari argued however that, if the government considers the student study programs, it has to avoid delays of the loans and the disruptions of their programs (*ibid.*). In any case delays or disturbances in students' loans leads to students' unrest. Woodhall (2002), states that on the design and administration of student loans, the requirements which will lead to a successful loan scheme must be met. These as stated by Woodhall (2002) include efficient institutional management with adequate systems for selection of borrowers, disbursement of loans, record-keeping and data storage.

6.1.6 Sources of money/other challenges of private-sponsored students

The admission of the private-sponsored students in part considers the argument that some parents are able to pay for their children's education (URT, 2006c). That some parents have been found paying for their children's higher education in private universities or even send them abroad to study at prestigious universities (Omari, 1991). The interviewed ministry official also said, "Some of the parents have been sending their children in very expensive high schools which charge very high school fees even more than the university fees" (Ministry Official: MSTHE, 2006). However, most students at UDSM have found private-sponsorship to be more expensive. This is due to the reason that most of them are not in position to fully finance themselves because of lack of reliable financial support. They depend entirely on their monthly salaries, parents' or guardian's income and personal investments. For students who are under the parents or guardians, it is their parents or guardians who incur the full costs. Married students have to pay for their education at the same time taking financial care of their families. Apart from that, these salaries or incomes and investments are also serving other needs, such as paying children's school fees and other requirements; feeding, paying house rents, electricity, water bills and medical charges. Moreover, it was found that the full costs are incurred by them from when they start their university studies until they complete. And, they do not receive any form of government subsidy to reduce the expenses they incur. However, the private-sponsored students are forced to finance their studies not only because they have the criteria for being admitted, but due to those reasons which make many people seek higher education. These reasons as explained by Carnoy (1999) include the realization that the rate of return to higher education is higher compared to that of secondary or primary education. Additionally, the rate or unemployment among university graduates is lower compared to the lower levels of education. Also the rise of qualification levels among workers leads to competitions among workers, and force many people to seek higher levels of education (*ibid.*).

Considering the financial difficulties facing many private-sponsored students, they lack smooth concentration to their studies. This is mainly attributed when they found themselves compelled to pay the required tuition fees and other charges in time, for example medical insurance (medical capitation fee). The time limit given to them to complete paying the required fees, accompanied with the withholding of their results, put the students in stress during their course of studies. The most difficult situation comes when a student fails to manage the payment of the required charges. This might end in either drop-out or prolong the study time if at all is accepted. Mbazira (2002: 243) states, "Private sponsorship is worse for the poor. The fees seem to be high even though the institutions almost set them up at break-even".

Under the above concern, it is argued that the private-sponsorship will be affordable for students and their families able to afford the expenses. As Mbazira (2002) asserts that the private-sponsorship in pubic universities in Uganda are dominated by the students from the affluent society. Similarly, Marcucci et al., (2006) observes that in Kenya students in module II programme (that is private sponsored-students) come from the richer segments of the society and are concentrated in high and middle income families. Therefore the students from these kinds of families cover the chances left by those who will not afford to pay.

6.2 Material and physical infrastructure

6.2.1 Teaching and learning materials

The NHEP states that among the strategies of cost sharing measures, the expansion of physical and pedagogical facilities such as scientific equipment and chemicals are included (URT, 1999a). This has been in order to make teaching and learning materials available to students and teachers for smooth learning of students. Similarly, the World Bank (1994) suggests on the increase attention to all the issues relating to the provision of education such as instructional materials. However, it has been noted in URT (2004b) that there are still inadequate teaching and learning materials, even the replacement and purchase of new materials is a problem. Likewise, this study has found that the teaching and learning materials is amongst the challenges in the implementation of cost sharing. As it has been found the materials like books, computers and laboratory equipment are scarce. This causes some of the experiments meant for one student to be for many, some even fail to be conducted. Books to be under scramble and available for few; to mention a few effect. The scarcity of these materials and especially the scarcity of books at the UDSM and in most of the African universities have been noted by Brock-Utne (2003). She says that often the only book that exists is the one the teacher or professor reads from and uses when s/he writes notes on the blackboard. She added that this causes rote learning situation of students to be a familiar phenomenon. Similarly, Sawyerr (2004) asserts that most of the African university libraries are not only overcrowded, but books are out of date, whilst journal holdings lag behind.

The implementation of cost sharing in Tanzania has been aiming at shifting public resources from students' welfare to provision of education (URT, 1999a). This has been aiming at making the fund available to be enough for instruction purposes, while on the other hand reduce misuse of fund for other purposes which are not related to instruction provision. This shift of public resources to make available funds for instructions has been an argument of the World Bank (1994) as well as other scholars such as Saint (1992), as a way of implementing cost sharing. This study has found that there is scarcity of the teaching and learning materials which could be a result of under funding. For instance, URT (2004b) has identified that under funding of public universities has resulted to limited funds for purchase of teaching based consumables, computers. The situation has lead to limited physical facilities such as lecture rooms, classrooms, and computer laboratories. The lack of funds has also been noted in ESDP (URT, 2001). It has been mentioned in ESDP that the lack of sufficient fund has resulted to too few books and journals for reference in the libraries of public universities together with insufficiency maintenance and rehabilitation of physical infrastructure.

6.2.2 Physical facilities

Among the aims of institutionalizing cost sharing measures in public universities in Tanzania is enabling the government to channel more resources to the improvement of necessary infrastructures (URT, 2001; URT, 1999; URT, 1995). Regarding the physical facilities, the study has found the shortage during the course of implementation of cost sharing with students. Students to participate in lectures while standing outside the lecture rooms, disturbances of shifting from one classroom to another and the distortion of the examination time table have been among the result as explained by most students. Similarly, Ishengoma (2004a) has noted the inadequacy of theatres, the classrooms, laboratories and libraries at UDSM which lead to congestion of students in these buildings. Similar concerns have become the subject of mass media attention in the country. Some newspapers have even published photographs of students of UDSM sitting on floors due to overcrowding (The Guardian Reporters, 28-9-2006). It has been noted also that since the establishment of the university there had been no construction or procurement of student lecture theatres until 1998 (Ishengoma, 2004a). This is numbered to four years since the introduction of cost sharing in public universities in Tanzania. The similar case of inadequacy of facilities has been found with the Makerere Univerisity. Lecture halls, seminars, laboratories in this university have been reported to be inadequate due to increase of students' number which causes abolition of tutorials, reduction in course work and introduction of multiple-choice examinations in most departments (MUASA, 1999 cited in Musisi et al., 2003).

The inadequacy of physical facilities and its resultant effects has been the result of the increase in the number of students at the UDSM as well. In maintaining this, Bullog (2004) says "Expansion has placed strains at the UDSM such that in some faculties, classrooms are not big enough, and some students must sit outside in the tropical air, following classes through slatted windows" (*ibid.*:6). Kenyan public universities have been noted to equally experience the same effects resulted from increase of enrollments. Sifuna (1997) states that the increase of enrollment in public universities in Kenya has led even to attempts splitting larger classes so that lecturers repeat lectures three to four times. But these attempts however, do not work successfully. Sawyerr (2004) has noted this situation in most African universities. He says that one of the implications of enrolment expansion is that it failed to match resource conditions. Therefore most African universities are called upon to do more with less in terms of infrastructure, teaching and research facilities and staff. Therefore, cost sharing is found to be most ineffective when targeted to the improvement of learning environment. It is seen that increasing enrollment is overtaking the improvement and increase of the infrastructure. Nyerere under ESR policy recognized the importance of facilities expansion when noted the actions done after independence, “there has been a very big expansion of educational facilities available, especially at the secondary schools and post secondary school levels” (Nyerere, 1967). However, through its objective of educating few people in higher education only for the purpose of ‘meeting the manpower needs of the society’, the little increase of enrollment available at that time could not exceed the expansion of facilities. Thus university students enjoyed the good teaching and learning environment surrounding their student life.

6.2.3 Housing

The implementation of cost sharing in Tanzania has been aiming at shifting public resources from students’ welfare to provision of education (URT, 1999a). This shift of public resources from students’ welfare has been an argument of the World Bank (1994) and scholars like Saint (1992), as a way to pursue cost sharing as previously found. They argue that sizeable shares of higher education budgets are consumed by providing students with free room and board at public expense. And therefore costs of student housing and meals should be recovered from the students. However, with the implementation of cost sharing in place, the accommodation problems of students have been increased as the findings of the study have identified. This problem is not a challenge of public universities in Tanzania alone, but many other public universities which adopted cost sharing measures. As Sawyerr (2004) states that the challenge concerning housing for students face many African public universities including

Ghana University in which the rooms which were designed for two students are now accommodating three to five students. These challenges of accommodation to students can be explained as shift of concern from students' welfare, and thus lead to little increase of student housing, and even little rehabilitation and maintenance of the available ones.

Moreover, overcrowding can also be explained by inadequacy of loans to cover for accommodation as reported by students in this study, or saving in order to meet other costs required to contribute to the education. Ishengoma (2004a) states that students at UDSM may be overcrowding for the purpose of reducing expenses of paying rent. The situation of saving can go beyond students living in students' hostels to students with private accommodation. Together with the fact that the number of students living in private accommodation is increasing (UDSM, 2006a), the students can also end up in opting for cheap accommodations in order to save. In most cases the cheap accommodation are of poor quality, and thus lead to other problems of noisy, difficulties of transport, lack of clean water to mention a few.

In the current chapter findings of the study have been discussed. Apart from the chapter presenting the discussion by using the theoretical framework and policies, the chapter has revealed that the challenges students face with the implementation of cost sharing are faced also by public university students in other countries which have adopted cost sharing measures. The next chapter provides the conclusion of the study.

CHAPTER SEVEN

7. CONCLUSION

In this chapter, the study tries to gather the leading lines of what have been studied and provides the concluding remarks. Then the chapter outlines some suggestions for future actions and for future studies.

7.1 Summary of the the study

This study presented the in-depth analysis of the impacts of cost sharing on students in public universities in Tanzania with specific reference of the UDSM. Through the use of triangulation of data gathering method from both qualitative and quantitative research approaches, the study was able to explore the challenges government- and private-sponsored students face during the process of implementation of costs sharing. Additionally, the study has identified the impacts of cost sharing on the availability of the material and physical infrastructure to both groups of students. The impacts of cost sharing on students face have been discussed by the literature which was available and also based on the theoretical framework of the study. The conclusion provided reveals that many students get great distress with the new cost sharing financing system.

7.2 Concluding remarks

From the presentation of the analyzed data and discussion of the findings, the study has established that although cost sharing with students (both government- and private-sponsored students) has been seen as a way to supplement government revenue by using the beneficiaries of higher education, cost sharing is beyond the capacity of most students and their families. The reason is that most of them have inability to meet the full needed cost due to the poor financial status. The effects could be dropout, lack of attaining higher education, living poor standard life while studying, or chances of those who are unable to meet the costs being dominated by those who have ability to meet the costs.

The loan system which was established to assist students to meet the necessary costs has been found not using the means testing in selecting the needy students. The study has further found that means testing if available, is still underdeveloped and thus is not in use. This has resulted to failure in recognizing students who are needy and those who can manage to pay. Therefore, it is obvious that some capable students who are needy are left from being provided with loans.

The criterion of selecting students by considering their academic performance which is used instead of the means testing has shown to bring challenges. These include limiting access to other students who have academic abilities to join the university. The reason being found is that some selected students with better academic performance have ability to pay. Furthermore, it will have adverse effects on students' participation on university education; regardless of the very low participation rate the country still having. The same will be the effect when student are selected following the required fields by the need of the nation.

The provision of loan to government-sponsored students has been found to lead to delays which cause effect to the study programme of students. This in turn leads to the result that students are distressed and the effect on academic performance is alarming.

The argument on cost sharing measures of paying attention more to provision of education has not brought fruitful results. Instead teaching and learning materials are still found in scarcity if not outdated. Therefore cost sharing measures in public universities has not led to increase of teaching and learning materials as it was intended. Under funding however, is still a major problem although it was thought that concentrating on provision of instruction could result to better effects including the availability of sufficient learning materials for students.

The physical facilities which were expected to be improved and expanded while cost sharing is under establishment have been found not to be satisfactory. The available limited increase of physical facilities, are being overtaken by the increase of enrolment and the result ends up with students continue suffering with inadequacy of facilities.

The student housing has been found to be deteriorating and the number of students with private accommodation is increasing, which again has resulted in side effects in the lives of students. This has been due to the shift of emphasis from provision of students' welfare. And on the other hand is due to serving done by students in order for their money to meet other needs required to share in the cost sharing system.

7.3 Suggestions for future actions

Based on the findings and the foregone discussion, this study suggests that in the system of cost sharing, the main financier of public university education should continue to be the government. Cost sharing should be a supplement financier. This is suggested to ensure the costs of higher education do not overburden the students. In addition, the study sees as positive if the government will increase its support to all deserving students. This is to be done for the purpose of alleviating pressure on students and minimize students' financial burdens. With this concern it needs to be understood that the benefits of higher education do not accrue only to the individuals but to the larger society.

The cost sharing system needs to be rational and proportionate in the sense that the students from higher income groups should end up paying more. The students found completely unable to share the costs, should be provided with grants instead of loan.

For ensuring access to loans to the needy students, the means testing should be established and strengthened. The Loans Board can be collaborated with the local governments, where the needy students can be easily identified. This will minimize the cheating done by students when required to fill the forms concerning the financial status of their families.

The time for loan disbursement should be reconsidered, especially to students from areas away from the city. This is for the purpose of enabling students to concentrate on their studies throughout each semester.

Conducive environment for learning and teaching should be created in which the students could be able to concentrate on their studies. If students are paying and contributing for education, let them be entitled to quality learning environment. Let cost sharing not be an excuse for the state not to give its people quality education in terms of good learning environment.

The students' welfare including housing should be taken care of, because this contributes to the intellectual activeness in the student studies. Academic life and student welfare are inseparable, especially in universities requiring full-time attendance, and geographically detached from urban life where some students could fend off through part-time jobs and parental care.

Universities have to make arrangements to assist the non-residents (student with private accommodation) who found difficulties in getting suitable accommodation by approaching some landlords in the vicinity of the university and negotiating the rent of houses at affordable prices.

7.4 Recommendations for further studies

This study used a case of one single public university due to limited time and resources. Hence, a study can be conducted using a case or more than one case including other public universities such as Sokoine University of Agriculture (SUA) and Mzumbe University.

It will be interesting also to conduct studies on impacts of cost sharing to students after graduating from their studies, such as the challenges of repaying the loans which includes unemployment, choices of jobs for reason of repaying the loans, etc.

The study also recommends conducting research on the impact of the cost sharing system to students before joining universities. For instance, challenges of cost sharing which discourages or encourages students to join the public universities or any public higher learning institutions.

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APPENDIX I: TABLES

Table 1: Direct University Costs (*Payable to the University*)

Cost item	**Tanzanians (Tshs)**	**Non-Tanzanians (USD)**
Application fee (once)	(5,000)	30
Registration (once)	(5,000)	100
Examination fee	12,000	120
Graduation fee (once)	(5,000)	10
Identity Card	1,000	2
Medical Cap. Fees	100,000	250
Caution money	2,000	50
Student Union	2,500	20
Total	**132,500**	**582**

Note: Tuition fee is also a direct university cost payable to university. Is not included here because for government-sponsored students, the tuition fee was included in the Loan system until 2006/2007 academic year when students were supposed to pay 40% of it from their resources. For private-sponsored students, have to incur the full costs of their tuition fee themselves.

Source: UDSM 2006

Table 2: Direct Students' Costs (*Payable Directly to Students*)

Cost Item	Tanzanians (Tshs.)	Non-Tanzanians (USD)
Stationary Allowance	60,000*	**
Book Allowance	80,000*	**
Campus Accommodation	157,500*	**
Meal Allowance	472,000*	**
Total	**770,000**	

* These are rates currents approved by the Tanzanian Government. They do not necessarily reflect the actual costs. They are payable directly to government sponsored students by the Loans Board.

All privately sponsored students will bear the full cost of these items on their own

** For non Tanzanian students

Source: UDSM 2006

Table 3: Students Enrolled in UDSM 2001/2002 – 2005/2006

Gender	2001/02	2002/03	2003/04	2004/05	2005/06
Female	1870	4163	3501	5108	5146
Male	4869	5985	7365	7036	9935
Total	6739	10149	10866	12144	15081

Source: TCU 2006

Table 4: Students Enrolled in Public Universities 2001/2002 - 2005/2006

Gender	2001/02	2002/03	2003/04	2004/05	2005/06
Female	4142	7536	8344	11329	11178
Male	12828	13871	20566	22784	24540
Total	16970	21407	28910	34113	35718

Source: TCU 2006

Table 5: Questionnaire Participants

Gender	Female	Males	Total
Arts class	9	11	20
Business Administration class (BBA)	8	12	20
Commerce class	5	15	20
Science and Engineering class	6	14	20
Total	**28**	**52**	**80**

Source: Fieldwork Data 2006

Table 6: Interview Participants

Gender	**Female**	**Males**	**Total**
Ministry Officials	0	1	1
Loans Board Officials	0	1	1
University Administrators	1	1	2
Lecturers	0	2	2
Students' Leaders	1	0	1
Parents	0	1	1
Total	**2**	**6**	**8**

Source: Fieldwork Data 2006

APPENDIX II: STUDENTS' QUESTIONNAIRE

(ENGLISH VERSION)

STUDENTS' QUESTIONNAIRE

Introduction

The aim of this questionnaire is to collect your opinions on the impacts of cost sharing on students at your university. You are kindly asked to give your honest opinions which will be treated *confidentially*, as in the data analysis and description of results no identification of individuals will take place.

Please indicate your answer by **ticking (   )** or **filling the space** as applicable. However, before responding to the questionnaire, feel free to ask questions for clarification.

1.0 Background information

1.1 Year of study……………………………………..(e.g. first, second, third, forth)

1.2 Courses study now……………………………………………………………

2.0 Questions concerning sponsorships

2.1 Who sponsors your education at the university?

(   ) government

(   ) self

(   ) Non governmental organization (please state).

(   ) Others (please state) ___________________

STUDENTS SPONSORED BY THE GOVERNMENT TO FILL THIS AREA.

Please indicate specific costs, opinions, comments, etc. as required.

1. (a) Are there any costs which you or your parent incurs for your studies?
   Yes ( )

   No ( )

   Please state

   ____

   ____

   __

   (b) Please state any challenge you face regarding 1 (a) above

____

____

__

2. Do you pay for your transport to and from home during holidays?
   Yes ( )

   No ( )

3. If the government pays for your accommodation, do you think the money is enough for you?
   Yes ( )

   No ( )

4. If the government pays for your meal, do you think the money is enough for you?
   Yes ( )

   No ( )

5. What are the challenges you face concerning the loan system?

Please state

____

____

__

6. What are the challenges you are facing with the present system of selecting students regarding high academic performance?

Please state

____

____

__

7. What are the challenges you face regarding the present system of sharing 40% of the tuition fee?

Please state

____

____

__

Teaching, learning materials and other physical facilities

8. Are there enough teaching and learning materials like books, computers, and laboratory equipments required for your studies?

   Yes ( )

   No ( )

   Please explain

   ____

   ____

   __

9. Are there enough furniture like chairs and tables in the classes and laboratories

   Yes ( )

   No ( )

Please explain

____

____

__

10. Are there enough classes for students?
Yes ( )

No ( )

Please explain

____

____

__

Accomodation.

11. Do you have room for accommodation?
Yes ( )

No ( )

12. What type of accommodation can you get with the money provide?

____

____

__

13. Do you face any challenge regarding accommodation?

Yes ( )

No ( )

Please state

____

___

___

___

Opinion

14. How does the introduction of cost sharing policy affect your student life?

___

___

___

___

15. Give your opinion regarding the current situation of financing students of higher education

___

___

___

___

Thank you for your cooperation

ONLY STUDENTS ON SELF SPONSORSHIP TO FILL THIS PART OF THE FORM.

1. How do you raise the money to pay for your education? (Tick either of these alternatives or a combination of them or state otherwise).
   (   ) My salary

   (   ) My parents

   (   ) Guardians

   (   ) Personal investments

   (   ) Others.

2. (a) Do you have dependants?

Yes ( )

No ( )

(b) If yes how many? ______________________________

3. What are the terms of payment?
Installments ( )

Whole ( )

Other ( )

4. Do you find yourself with any outstanding debts at the end of the academic year?

Yes ( )

No ( )

Please state

____

____

__

5 i) Do you get any funds from the government to reduce the costs you incur?

Yes ( )

No ( )

ii) If yes, state the areas where the government contributes towards your education

____

____

__

6. Specify problem or problems that you experience as a student on self sponsorship if any

____

____

__

Teaching, learning materials and other physical facilities

7. Are there enough teaching and learning materials like books, computers, and laboratory equipments required for your studies?
   Yes ( )

   No ( )

   Please explain

   ____

   ____

   __

8. Are there enough furniture like chairs and tables in the classes and laboratories
   Yes ( )

   No ( )

   Please explain

   ____

   ____

   __

9. Are there enough classes for students?
   Yes ( )

   No ( )

   Please explain

   ____

____

__

Accomodation.

10. Do you have room for accommodation?
Yes ( )

No ( )

11. Do you face any challenge regarding accommodation?

Yes ( )

No ( )

Please state ____

____

__

Opinion

12. How does the introduction of cost sharing policy affect your student life?

____

____

____

___

13. Give your opinion for the current situation of financing students of higher education

____

____

____

___

Thank you for your cooperation.

(SWAHILI VERSION)

DODOSO KWA WANAFUNZI:

Utangulizi:

Madhumuni ya maswali haya ni kupata mawazo yako kuhusu matokeo ya uchangiaji wa elimu katika chuo kikuu chako. Ninaomba utoe maoni yako ya dhati ambayo yatatumiwa kwa uangalifu, katika kuainisha na kuelezea data. Hakuna utambulisho wa aliyetoa maoni katika maswali haya utakaooneshwa.

Tafadhali onyesha jibu lako kwa **kuweka alama ya usahihi/vema (   ) au kujaza nafasi** iliyoachwa wazi. Kabla ya kujibu maswali haya, kuwa wazi kuuliza maswali ili kupata ufafanuzi zaidi.

1.0 Historia husika.

1.1 Mwaka wa masomo________________________________ (mfano: wa

kwanza, wa pili, wa tatu, wa nne).

1.2 Kozi unayosoma sasa _____________________________________

2.0 Maswali kuhusiana na udhamini.

(a) Nani anadhamini masomo yako katika chuo kikuu?

(   ) serikali

(   ) wewe mwenyewe

(   ) shirika binafsi

(   ) chanzo kingine (tafadhali eleza)___________

WANAFUNZI WANAODHAMINIWA MASOMO NA SERIKALI WAJAZE SEHEMU HII.

Tafadhali onesha matumizi ya fedha, mawazo yako, maoni yako, n.k. kama inavyotakiwa.

1. (a) Kuna gharama zozote unazopata wewe au mzazi wako kwenye masomo yako?

   Yes ( )

   No ( )

   Tafadhali eleza

   ____

   ____

   __

   (b) Tafadhali eleza changamoto yoyote upatayo kutokana namba 1 (a) hapo juu

   ____

   ____

   __

2. Je unalipia gharama za usafiri wako kwenda na kurudi nyumbani kwako/kwenu wakati wa likizo?

   Ndiyo ( )

   Hapana ( )

3. Kama serikali inagharamia malazi yako, Je unaona fedha inatosha kwa ajili hiyo?

   Ndiyo ( )

   Hapana ( )

4. Kama serikali inagharamia chakula chako, Je unona fedha inatosha kwa ajili hiyo?

   Ndiyo ( )

   Hapana ( )

5. Je kuna changamoto yoyote uipatayo kutokana na mfumo wa utoaji mikopo?

   Tafadhali eleza

__

6. Je changamoto gani uipatayo kutokana na mfumo mpya wa kuchagua wanafunzi kwa ajili ya kuwapa mikopo?
   Tafadhali eleza

__

7. Je ni changamoto gani unazokutana nazo kulingana na utaratibu wa sasa wa kuchagua wanafunzi kwa kufuata viwango vya kufaulu?
   Tafadhali eleza

__

8. Je ni changamoto gani uipatayo kutokana na mfumo mpya wa uchangiaji wa ada ya masomo kwa kiasi cha asilikia arobaini (40%)?
   Tafadhali eleza

__

Vifaa vya kusomea na kufundishia, pamoja na fanicha

9. Je kuna vifaa vya kusomea na kufundishia vya kutosha kama vile vitabu, kompyuta, na vifaa vya maabara kwa ajili ya masomo yako ndani ya maktaba?
   Ndiyo ( )

   Hapana ( )

   Tafadhali eleza

____

__

10. Je, kuna fanicha za kutosha kama vile viti na meza katika madarasa na katika maabara?

    Ndiyo ( )

    Hapana ( )

    Tafadhali eleza

    ____

    ____

    __

11. Je kuna madarasa ya kutosha kwa ajili ya wanafunzi?

    Ndiyo ( )

    Hapana ( )

    Tafadhali eleza

    ____

    ____

    __

Malazi.

12. Je, una chumba kwa ajili ya malazi?

    Ndiyo ( )

    Hapana ( )

13. Je, ni malazi ya aina gani unayopata kutoka kwenye hela ya mkopo ya malazi uipatayo?

    ____

    ____

    __

Tafadhali eleza

____

____

__

14.Je unapata changamoto yoyote kutokana na malazi?

Ndiyo ( )

Hapana ( )

Tafadhali eleza

____

____

__

Maoni.

15. Jinsi gani uchangiaji wa elimu unaathiri maisha yako ya uanafunzi?

____

____

____

___

16. Toa maoni yako kuhusu mpango huu wa sasa wa ufadhili wa elimu kwa wanafunzi wa elimu ya juu.

____

____

____

___

Asante kwa ushirikiano wako

WANAFUNZI AMBAO WANA UDHAMINI BINAFSI WAJAZE SEHEMU HII.

1. Ni jinsi gani unapata fedha kwa ajili ya kugharamia masomo yako? (Tafadhali weka alama ya usahihi katika moja ya maeneo haya au zaidi ya moja).
   (   ) kutoka kwenye mshahara

   (   ) kutoka kwa wazazi

   (   ) kutoka kwa walezi

   (   ) kutoka katika biashara

   (   ) chanzo kingine

2. i) Je, una ndugu wanaokutegemea?
   Ndiyo (   )

   Hapana (   )

ii) Kama Ndiyo, wako wangapi? ___________________________

3. Je unalipia gharama za masomo kwa jinsi gani?
   Kwa malimbikizo (   )

   Kwa jumla (   )

   Jinsi nyingine (   )

4. Je, huwa unabaki na deni lolote kila mwisho wa mwaka wa masomo?
   Ndiyo (   )

   Hapana (   )

   Tafadhali eleza

   ____

   ____

   __

5. i) Unapata msaada wowote kutoka serikalini ili kupunguza gharama za masomo yako chuoni?
   Ndiyo ( )

   Hapana ( )

   ii) Kama jibu ni Ndiyo, tafadhali ni upande gani ambapo serikali inasaidia katika

   kusaidia gharama za elimu yako

____

____

6. Elezea matatizo ambayo unayapata kutokana na udhamini binafsi

____

____

Hali ya madarasa na maktaba

7. Je kuna vifaa vya kusomea na kufundishia vya kutosha kama vile vitabu, kompyuta, na vifaa vya maabara kwa ajili ya masomo yako ndani ya maktaba?
   Ndiyo ( )

   Hapana ( )

   Tafadhali eleza

   ____

   ____

8. Je, kuna fanicha za kutosha kama vile viti na meza katika madarasa na katika maabara?
   Ndiyo ( )

Hapana ( )

Tafadhali eleza

____

____

__

9. Je kuna madarasa ya kutosha kwa ajili ya wanafunzi?
Ndiyo ( )

Hapana ( )

Tafadhali eleza

____

____

__

Malazi

10. Je, una chumba kwa ajili ya malazi?
Ndiyo ( )

Hapana ( )

11 Je, ni malazi ya aina gani unayopata kutoka kwenye hela ya mkopo ya malazi uipatayo?

____

____

__

Tafadhali eleza

____

____

__

12. Je unapata changamoto yoyote kutokana na malazi?

Ndiyo ( )

Hapana ( )

Tafadhali eleza

____

____

__

Maoni

13. Jinsi gani uchangiaji wa elimu unaathiri maisha yako ya uanafunzi?

____

____

____

___

14. Toa maoni yako kuhusu mpango huu wa sasa wa ufadhili wa elimu kwa wanafunzi wa elimu ya juu.

____

____

____

___

Asante kwa ushirikiano wako.

APPENDIX III: INTERVIEW GUIDE

A. Interview guide to ministry officials

1. Background information
   i) academic qualifications
   ii) work experience

2. What is the major reason for implementing this new system of financing students of higher education (i.e. introduction of the student loan scheme)?

3. Do students manage the cost required? For example transport costs.

4. Are there any government plans to assist students who are academically excellent but cannot afford the costs?

5. From the present system of providing loan to student of higher education, Loans Board has specified that students who are eligible to get loan are form six male students with first division and female students with first and second division.

   i) How do you consider this system?

   ii) How do you consider students taking science subjects who meet university criteria but are not considered for loans?

   iii) How do you consider students from well-to-do families, and students from poor families?

6. Is the mean-tested procedure working in selecting the needy students?

7. In the system of students contributing 40 percent of the tuition fees, do you think students can manage?

8. What are the challenges The Ministry/Loans Board has experienced, experiencing and foresee with the present system of providing loan to students?

9. What are the major measures The Ministry/Loans Board is making to improve the present system of financing students of higher education?

B. Interview guide to university officials

a) Admission officer

1. How do you admit students in this new system of cost sharing?

2. How do you regard the cost sharing policy to students comparing with the previous system of providing grants?

3. What do you think are the advantages of cost sharing to students?

4. What do you think are the problems of cost sharing to students?

b) Administrator

1. How do you regard the cost sharing policy to students comparing with the previous system of providing grants?

2. What do you think are the advantages of cost sharing to students?

3. What do you think are the problems of cost sharing to students?

4. With this new system of cost sharing, how does the university share the cost in order to facilitate the studies of students?

5. How does the university assist the students who fail to meet the costs required to be shared?

6. How do you regard the facilities available compared with the number of students in this new system of cost sharing?

7. What do you think are the possible measure to make the present system of cost sharing successful in the future?

8. What problems do you think the present system will face if these measures will not be taken into effect?

9. Give your opinion on the present system of cost sharing

C. Interview guide to Loans Board officials

10. Background information
    i) Academic qualification
    ii) Working experience

11. What is the major reason for implementing this new system of financing students of higher education (i.e. introduction of the student loan scheme)?

12. From the present system of providing loan to student of higher education, Loans Board has specified that students who are eligible to get loan are form six male students with first division and female students with first and second division.

    i) How do you consider this system?

    ii) How do you consider students taking science subjects who meet university criteria but are not considered for loans?

    iii) How do you consider students from well-to-do families, and students from poor families?

13. Is the mean-tested procedure working in selecting the needy students?

14. How do students contribute the 40% of the tuition fee?

15. Are there any government plans to assist students who are eligible for loans but cannot afford the percentages left for them to contribute for their education? (for example transport expenses)

16. Is there any action the Loans Board is taking to use the means testing procedures instead of taking first division male students and first and second division female students, and grade B students from other recognized institutions, so that more needy students be enrolled? Please explain

17. What are the challenges the Loans Board has *experienced*, *experiencing* and *foresee* with the present system of providing loan to students?

18. What are the major measures the Loans Board is making to improve the present system of financing students of higher education?

D. Interview guide to parents or guardians

1. Background information
   i) Academic qualification
   ii) Working experience

2. How many children do you have at the University of Dar es Salaam?

(To a parent with a child on private sponsorship)

3. Do you pay for tuition fees for your child (or children) at the university?

4. Apart from tuition fees, are there any other costs you incur for the study of your child (or children)?

5. Does the government give support to pay for other expenses apart from those you incur?

6. What problems do you face on supporting for your child’s studies at the university?

7. What are the measures you take to tackle these problems?

8. What is your opinion concerning the new system of cost sharing?

(To a parent with a child on government sponsorship)

9. Are there other expenses which you incur for your child/children apart from the money given to your child by The Loans Board?

9. What do you do to incur the costs left to you by the government to share?

10. What are the challenges you face in with the present system of cost sharing?

11. What is your opinion concerning the new system of cost sharing?

E. Interview guide to lecturers

1. Background information
   i) Academic qualification
   ii) Working experience

2. How do you regard the cost sharing policy to students comparing with the previous system of providing grants?

3. What are the challenges government-sponsored students facing with cost sharing?

4. What are the challenges private-sponsored students facing with the cost sharing?

5. What are the challenges students facing with the availability of material and physical infrastructure?

6. How do you regard the present system of selecting students by considering their academic performance?

7. What is your opinion concerning this system of cost sharing?

F. Interview guide to students' leader

1. Background information
    i) Year and course of study
    ii) Leadership position at the Students' Organization

2. What are the challenges government-sponsored students facing in terms of sharing the required costs in the present system of cost sharing?

3. What are the challenges private-sponsored students facing in terms of sharing the required costs in the present system of cost sharing?

4. What are the challenges students facing in terms of sharing the 40% of the tuition fee?

5. What are the challenges government-sponsored students facing with the loan system?

6. What to you think are the challenges of selecting students by considering their academic performance?

7. Are the teaching and learning materials like books, computers, laboratory equipment sufficient available for the use to students? Please state

8. Are the physical facilities like chairs, tables, classrooms, laboratories, theater rooms and lecture halls sufficient available to students? Please explain.

9. Are the rooms for accommodation to students sufficient available? Please explain.

10. What is your opinion concerning the present system of cost sharing to students?

Thank you for your cooperation*

UNIVERSITETET I OSLO

DET UTDANNINGSVITENSKAPELIGE FAKULTET

To whom it may concern

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ASSISTANCE IN THE CONDUCTION OF FIELD-WORK

This is to confirm that the Tanzanian student Maua Mpiza, born 18.11.74, is a second year student in the Master programme in Comparative and International Education at the Institute for Educational Research at the University of Oslo, Norway.

In the second year our students are required to write a Master thesis of 80 to 110 pages. This thesis should preferably be based on field studies conducted in the student's country of origin. The field-work may incorporate interviews with educational practitioners and decision-makers, class-room observation and documentary analysis. The type of data gathered should of course be discussed with the relevant authorities. It is our hope that the work produced by the student will not only benefit her in her academic career but also be of use to the future of Tanzania.

We kindly ask you to give Ms Mpiza all possible assistance during her field-work in Tanzania.

Yours sincerely,

Berit Karseth

Berit Karseth
Dep. Head of Department

Heidi Biseth

Heidi Biseth
Senior Executive Officer

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Ref. No: AB3/12(B)

12th October, 2006

Director of Undergraduate Studies,
University of Dar es Salaam.

Re: FIELD RESEARCH: MS MAUA MPIZA

The purpose of this letter is to introduce to you **Ms Maua Mpiza** a researcher from the University of Oslo, Norway. She has been permitted by her institution to conduct research at this University entitled "*Matokeo ya Uchangiaji wa Elimu ya Juu kwa Wanafunzi wa Vyuo Vikuu*". The period for which this permission has been granted is from October 2006 to November 2006.

It will be appreciated if you will extend any help that will facilitate her to achieve research objectives.

JSMshana

Prof. J.S. Mshana
CHIEF ADMINISTRATIVE OFFICER